

## SCHEDULE OF FEES

OptumHealth Bank wants you to understand the fees associated with your Health Investor HSA\*. We've outlined the fees, how they may apply to your account and, where possible, how to avoid certain fees in the chart below.

**Remember, by using your Health Savings Account Debit MasterCard® you can avoid many of the fees associated with your HSA.** When you use your Health Savings Account Card<sup>SM</sup> at the point of service, your monthly statements and online account information will show you exactly where you spent your HSA funds.

**The pricing below is for our standard HSA product. Some products we offer for partners may vary.**

### Standard Fees

<b>Initial Account Setup</b>	\$0 for Online Enrollment or \$25 for Paper Enrollment
<b>Monthly Maintenance Fee</b>	\$3.00 – Waived if average balance is \$5,000 or more Includes use of: <ul style="list-style-type: none"> <li>• Health Savings Account Card – to pay charges directly</li> <li>• Online Bill Payment</li> </ul>
<small>Note: Required minimum balance does not include investment funds.</small>	

### Special Circumstance Fees

Fees	Amounts	How to Avoid Fees
<b>ATM Withdrawal with Health Savings Account Card</b>	\$1.50 per transaction. In addition to our fee, the bank/ATM you use to withdraw funds will charge you their own fee.	Use your Health Savings Account Card at the point of service.
<b>Check Order Fee</b>	\$10.00 for a book of 25 checks	Use your Health Savings Account Card whenever possible.
<b>Electronic Funds Transfer (EFT) Fees:</b>		
<b>ACH Fee (Automated Clearing House) Applies to Withdrawals Only</b>	1st time free per year; thereafter, \$5.00 – An ACH lets you transfer funds from one account to another.	<b>To access your HSA:</b> Use your Health Savings Account Card at the point of service. <b>To contribute to your HSA – two easy options:</b> <ol style="list-style-type: none"> <li>1. Download a Contribution Form online to make a deposit.</li> <li>2. Use eContribute online to setup an electronic contribution.</li> </ol>
<b>Wire Transfer Fee (wires sent and received)</b>	\$20.00 – A wire transfer lets you move money electronically when you need it more quickly.	
<b>Official Check Fee</b>	\$10.00	Issue a check to yourself and/or Provider through online bill pay.
<b>Return or Paid Non-Sufficient Funds (NSF) Item Fee</b>	\$25.00 – A fee will occur as a result of a check, in-person withdrawal, ATM withdrawal or other electronic withdrawal when funds are not available in your HSA.	Check online for your available balance before you withdraw funds.
<b>Excess Contribution Fee</b>	\$20.00	Contribute no more than the annual limits as specified by the IRS.
<b>Returned Deposited Item Fee</b>	\$15.00	Have funds available to cover the amount of any item you deposit into your HSA.
<b>Stop Payment Fee</b>	\$15.00	You would incur this fee only if you request OptumHealth Bank to stop payment on a check or an electronic funds transfer.
<b>Research Fee</b>	\$10.00 per hour	Save your receipts and use your Health Savings Account Card.
<b>Copy of Debit Card Receipt for Payments</b>	\$25.00	Save your receipts when using your Health Savings Account Card.
<b>Statement Copy Fee</b>	\$10.00 per request	Access statements online for up to 18 months at no charge.
<b>Outbound Transfer Fee</b>	\$20.00	You would incur this fee only if you request an outbound transfer.

\*OFFERED BY OPTUMHEALTH BANK, MEMBER FDIC.

### Investment Account<sup>†</sup>

<b>Monthly Investment Fee</b>	\$2.50
<b>Investment Threshold</b>	\$500 – The balance in your HSA must remain at or exceed the Investment Threshold each time a new investment is made.

<sup>†</sup>INVESTMENTS ARE NOT FDIC-INSURED, ARE NOT GUARANTEED BY OPTUMHEALTH BANK, AND MAY LOSE VALUE.