Optum BankSM, Member FDIC, wants you to understand the fees associated with your Health eAccess HSA. In the chart below, we’ve outlined the fees and how they may apply to your account.

### Standard Fees

#### Monthly Maintenance Fee

$1.00 – Waived if average balance is $500 or more*

Includes use of:
- Health Savings Account Debit MasterCard® – to pay charges directly
- Online Bill Payment and Mobile Access
- Receipt Vault – allows you to upload and store images of receipts online

#### ATM and Outbound Transfer Fee

$2.50 per ATM transaction. In addition to our fee, the bank/ATM you use to withdraw funds may charge you their own fee. $20.00 per Outbound Transfer or Rollover to another HSA Custodian.

*THE AVERAGE BALANCE TO WAIVE THE MONTHLY MAINTENANCE FEE DOES NOT INCLUDE INVESTMENT FUNDS.

### Investment Account†

#### Monthly Investment Fee

$3.00

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<th>Investment Threshold</th>
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| $2,000 – The balance in your HSA must remain at or exceed the Investment Threshold each time a new investment is made.

†INVESTMENTS ARE NOT FDIC-INSURED, ARE NOT GUARANTEED BY OPTUM BANK, AND MAY LOSE VALUE.