

## SCHEDULE OF FEES

OptumHealth Bank<sup>SM</sup> wants you to understand the fees associated with your Health eAccess 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<sup>®</sup> 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.

### Standard Fees

Initial Account Setup	Waived
Monthly Maintenance Fee	\$1.00 – Waived if average balance is \$500 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>
Note: Required minimum balance does not include investment funds.	

### Special Circumstance Fees

Fees	Amounts	How to Avoid Fees
ATM Withdrawal with Health Savings Account Card	\$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.
Check Order Fee	\$10.00 for a book of 25 checks	Use your Health Savings Account Card whenever possible.
Electronic Funds Transfer (EFT) Fees: ACH Fee (Automated Clearing House) Applies to Withdrawals Only  Wire Transfer Fee (wires sent and received)	1st time free per year; thereafter, \$5.00 – An ACH lets you transfer funds from one account to another.  \$20.00 – A wire transfer lets you move money electronically when you need it more quickly.	<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>Download a Contribution Form online to make a deposit.</li> <li>Use eContribute online to setup an electronic contribution.</li> </ol>
Official Check Fee	\$10.00	Issue a check to yourself and/or Provider through online bill pay.
Return or Paid Non-Sufficient Funds (NSF) Item Fee	\$25.00 per item	Check online for your available balance before you withdraw funds.
Excess Contribution Fee	\$20.00	Contribute no more than the annual limits as specified by the IRS.
Returned Deposited Item Fee	\$15.00	Have funds available to cover the amount of any item you deposit into your HSA.
Stop Payment Fee	\$15.00	You would incur this fee only if you request OptumHealth Bank to stop payment on a check or an electronic funds transfer.
Research Fee	\$10.00 per hour	Save your receipts and use your Health Savings Account Card.
Copy of Debit Card Receipt for Payments	\$25.00	Save your receipts when using your Health Savings Account Card.
Document Copy Fee	\$10.00 per request	Access or download copies of your documents online at no charge.
Outbound Transfer Fee	\$20.00	You would incur this fee only if you request an outbound transfer to another financial institution.

\*OFFERED BY OPTUMHEALTH BANK, MEMBER FDIC.

### Investment Account<sup>†</sup>

Monthly Investment Fee	\$3.00
Investment Threshold	\$2,000 – 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.