

Schedule of Fees

Optum Bank[®], Member FDIC, wants you to understand the fees associated with your Health eSaver HSA. In the chart below, we've outlined the fees and how they may apply to your account.

Standard Fees

Monthly Maintenance Fee

Waived*

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 STANDARD \$3.00 FEE IS BEING WAIVED ON YOUR ACCOUNT. IF FEE WAIVER ARRANGEMENTS CHANGE, THIS \$3.00 FEE WILL BECOME YOUR RESPONSIBILITY AND WILL BE ASSESSED TO YOUR ACCOUNT IF YOUR AVERAGE BALANCE IS BELOW \$5,000.

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

Investment Account[†]

Monthly Investment Fee

\$0.00

Investment Threshold

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

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