

Effective: January 1, 2022

## Health Savings Account Fee and Interest Schedule

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### Truth in Savings New Account Disclosure

#### Fee Schedule

Optum Bank wants you to understand the fees associated with your health savings account (HSA). **In some cases, fees charged to your HSA may be less than the fees disclosed below, or one or more fees may not apply to your HSA. Also, some, or all, of the fees may be paid by your employer, insurer, or other third party.** For example, your employer may pay the monthly maintenance/account fee on your behalf. If a third party stops paying your fees for any reason, you are responsible for such fees and Optum Bank may collect the fees directly from your HSA at the disclosed rate.

For details regarding the general terms and conditions that apply to your HSA, please refer to the Custodial and Deposit Agreement.

Paper statement, per mailing	\$1.50 (no fee for electronic statement)
Monthly maintenance (if not otherwise paid by employer, insurer or other third party)	\$3.00/waived when the average daily balance exceeds \$3,000
Outbound transfer or rollover to another custodian	\$20.00
ATM fee, per transaction (in addition to our fee, the bank/ATM used to withdraw funds may also charge a fee)	\$2.50

*Note: Fees charged to your HSA may vary from the above. Sign in to your account after you receive your payment card to see your specific fee schedule.*

## Interest Schedule

Interest rates apply only to those portions of the daily cash balance within each tier. This results in a blended APY based on the range of tiers containing a cash balance. The posted APY is a range that shows the lowest and highest annual percentage yields for each tier, depending on the cash balance in the account.

Interest begins to accrue no later than the business day that the funds are credited to your HSA. Interest will be compounded on a monthly basis. Interest will be credited to your HSA on a monthly basis. If your HSA is closed before interest is credited, you will not receive the accrued interest for that month.

We use the daily balance method to calculate interest on your HSA. This method applies a daily periodic rate to the cash principal in the HSA each day. The interest rate and Annual Percentage Yield (“APY”) applicable to the cash balance in your HSA on any given day will depend on which of the specific balance ranges your daily cash account balance falls within on that day. We may, in our discretion, change interest rates and APYs at any time. For current interest rates, please visit [optumfinancial.com](http://optumfinancial.com) and sign in to your participant portal.

Balance between	Interest rate	Annual percentage yield (APY)
\$15,000.00–unlimited	0.01%	0.01%
\$5,000.00–\$14,999.99	0.01%	0.01%
\$2,000.00–\$4,999.99	0.01%	0.01%
\$1,000.00–\$1,999.99	0.01%	0.01%
\$500.00–\$999.99	0.01%	0.01%
\$0.00–\$499.99	0.01%	0.01%