



## **Charter One Health Savings Account Fees & Features Guide**

This Fees & Features guide is a companion to the Health Savings Account (HSA) Deposit Account Agreement. Together these documents constitute your Account Agreement.

### **Interest Rate Information**

The following interest rates and annual percentage yields (“APY”) apply. Rates below are effective as of September 11, 2009 and are subject to change at any time. Rates apply to new accounts and may not apply to existing accounts.

	<b>Interest</b>	
For daily Balances of:	<b>Rate</b>	<b>APY</b>
Below \$500	1.00%	1.00%
\$500 - \$2,499.99	1.24%	1.25%
\$2500 - 4,999.99	1.49%	1.50%
\$5,000 - \$14,999.99	1.98%	2.00%
\$15,000 or higher	2.23%	2.25%

### **How We Determine the Interest Rate on Your Account**

Your interest rate and APY may change. At our discretion, we may change the interest rate on you account every day. Interest begins to accrue on electronic deposits on the day you make the deposit. Current interest rate and APY is available on our web-site or by calling the Charter One HSA PhoneBank Monday through Friday, 8 a.m. - 8 p.m. at 1-877-784-4584.

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the collected balance in your account each day. Interest begins to accrue on electronic deposits on the day you make the deposit. Interest begins to accrue on the business day you deposit checks drawn on any banking subsidiary of Citizens Financial Group and no later than the business day we receive credit for all other non-cash deposits. Interest on your account



is compounded monthly and credited to your account on the day the account statement is produced each month. Fees may reduce earnings.

	<b>Standard Fees<sup>1</sup></b>
<b>One-time Set Up Fee<sup>2</sup></b>	
On-line Enrollment	\$15.00
Batch Enrollment	\$25.00
Paper Enrollment	\$35.00
<b>Monthly Account Fee<sup>3</sup></b>	
Debit Card Only (up to 2)	\$5.00
Debit Card and Checks	\$10.00
<b>Other Fees</b>	
Additional copy of 1099, 5498, check image, deposit coupon, or statement	\$7.00
Check Orders <sup>4</sup>	\$6.20
Closed Account Fee	\$20.00
Copy of Debit Card Transaction Merchant Receipt	\$25.00
Corrected IRS Filing Fee (non-bank error)	\$10.00
Deposit Item Return Fee	\$10.00
Excess Contribution Distribution	\$25.00
Express Delivery Request	\$20.00
Investment Options <sup>4</sup>	NA
Legal Process Fee	
Special Distribution Requests, Levies, etc	\$50.00
Overdraft/Insufficient Available Funds	
Per Item	\$20.00
Replacement of Lost or Stolen Debit Card	\$25.00
Stop Payment Requests (per item)	\$25.00



**Footnotes:**

- 1) Fees may change at any time with proper notice to you.
- 2) Fee is determined at the employer level. For example: If paper applications are required, all accounts will be charged the Paper Enrollment Set-up Fee
- 3) Monthly Account Fee includes Debit Card PIN or signature, Unlimited Check transactions, Monthly Bank Statements, Contribution Processing via ACH and Check, 1099SA, 5498SA, or year-end status, On-line and Telephone (VRU) Account Access
- 4) Charter One's check book includes 25 checks
- 5) Investment Options will be available in 2008