



HealthEquity Fee and Interest Schedule

HealthEquity Fee Schedule

There are several fees associated with the maintenance of your HealthEquity account. As long as you maintain a qualified health insurance plan with American Community Mutual Insurance, they pay the account set-up and monthly maintenance fees for you. Additional debit card and account closing fees are your responsibility and may be paid directly out of HSA funds.

If you leave your employer or change your insurance plan, please contact your health and equity advisors at **1-866-346-5800** to see if your fee invoicing will change.

Account Set Up Fee:	\$15.00
Monthly Maintenance Fee:	\$4.95
Reimbursement Check Fee:*	\$2.00
Debit Card Replacement or Additional Debit Card Fee:	\$5.00
Return Deposited Item Fee:	\$20.00
Closed Account Fee:	\$25.00

These fees are subject to change in the future.

HealthEquity Interest Rate Schedule

The following chart indicates the interest rates, annual percentage yields (APY), and minimum balance required to obtain the stated percentage yields on a HealthEquity Health Savings Account. The interest rates and annual percentage yields stated below are accurate as of 7/17/06 and are subject to change. The balance in your Health Savings Account is insured up to \$100,000 by the Federal Deposit Insurance Corporation (FDIC).

Minimum collected Daily Balance required to Obtain Disclosed Annual Percentage Yield	Interest Rate (%)	APY (%)
0-\$1000	0.50%	0.50%
\$1001 - \$3000	1.25%	1.26%
\$3001 - \$5000	1.75%	1.76%
\$5001 - \$15000	2.50%	2.53%
Over \$15,000	4.00%	4.07%

*No charge for a reimbursement via electronic funds transfer (EFT).

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