

ATTACHMENT A

AAEFCU Health Savings Account Features, Fees & Rates



(Adopted: September 24, 2007 / Amended March 29, 2010)
Rates shown are subject to change monthly without notice

Features of an AAEFCU HSA:

- No setup fee (Membership in AAEFCU is required. See * note below)
- No monthly statement fee
- No annual fee
- No monthly service fee in first year of HSA Account. No monthly service fee after first year if month-end balance is at least \$100. (A \$2 service fee will be applied monthly on accounts older than one year where the month-end balance is under \$100 AND there is no transaction to that account in that month.)
- No HSA debit card or HSA check service transaction fees
- No fee to rollover eligible funds into an AAEFCU HSA
- Free Online account management
- Free HSA debit check card for office/hospital visit, phone or online payments
(One free replacement card, \$2 each for additional replacements.)
- Free check service for cash reimbursements and other payments.
- Special HSA checks are available for a nominal cost.
- Interest on average daily balance paid monthly at regular share draft (checking) account rates.
- Account balances over \$5,000 receive increasingly higher rates of interest as their balance grows.
- Stop payment fee (per request): \$27
- Overdraft fee (per item per month): \$25
- Extra copy of monthly statement (One FREE HSA account statement is mailed monthly): \$2
- Closed Account Processing Fee: \$10

* Membership in AAEFCU is required. Check your eligibility. A onetime \$2 lifetime membership fee plus a \$25 minimum deposit to the member's AAEFCU Share (savings account) is required. The Share Account must be maintained as a member's master account and incurs a monthly below-minimum fee of \$5 if the Share account falls below \$25 in a calendar month.

