

HSA Standard Pricing Schedule

Account Set-up Fees

Electronic/Online Enrollment	Free
Paper Application Enrollment	\$10.00

Monthly Account Fees

Average Balance \$3000 or more	Free
Average Balance under \$3000	\$2.50

Services included in Monthly Fee

<i>Debit Cards (up to 5 total)</i>	<i>Included</i>
<i>Debit Card Transactions</i>	<i>Included</i>
<i>Online Banking</i>	<i>Included</i>
<i>Online Reimbursement</i>	<i>Included</i>
<i>Online Bill Pay</i>	<i>Included</i>
<i>Online Contributions</i>	<i>Included</i>
<i>Tax Reporting (1099-SA/5498-SA)</i>	<i>Included</i>
<i>Monthly e-statements/Quarterly paper statements</i>	<i>Included</i>
<i>Client Call Center and 24/7 Interactive Bankline</i>	<i>Included</i>
<i>Check Transactions</i>	<i>Included</i>
<u><i>Investment Options Access</i></u>	
<i>Fidelity Money Market</i>	<i>Included</i>
<i>Self Directed Brokerage**</i>	<i>Included</i>

Exception Services*

ATM Withdrawal	\$2.50
Returned Deposit Item	\$3.00
Check Copies (available free online)	\$10.00
Wire Transfers	\$10.00
Check Reimbursement (available free online)	\$15.00
Close Account	\$15.00
Stop Payment	\$20.00
Overdraft/NSF	\$25.00

* Exception Services are disclosed in the Deposit Terms and Conditions - available upon request.

** While investment access is free, trading fees apply. Investment Products offered through UMB Financial Services, Inc., member FINRA and SIPC.

INVESTMENTS ARE: NOT FDIC INSURED * NO BANK GUARANTEE * MAY LOSE VALUE

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The above fees are as of March 15, 2011 and are subject to change without notice.

For questions or more information call 1.888.677.1115.