

# Health Savings Account Fee and Interest Schedule

Effective as of May 2024



## Standard Fee<sup>1</sup>

Description	Amount	How to Avoid Fee
HSA Service Fee (Monthly Account Maintenance Fee)	\$1.00	Maintain a daily balance of \$1,000.00 <sup>2</sup>

## Service Fees<sup>1</sup>

Description	Amount	How to Avoid Fee
Printed HSA Account Statement	\$1.25	Elect to receive free e-statements through Internet Banking with check images.
HSA Check Distribution Fee (Bill Pay Available Upon Request)	\$1.00	Use your debit card to make payments.
Early Account Closure Fee	\$30.00	Account must remain open for 90 days or more.
Debit Card Replacement Fee (Lost or Stolen)	\$7.50	We do not charge for the first Health Benefits Debit Card on your account (per person).
Non Sufficient Funds Fee <sup>3</sup>	\$32.00	Check your available account balance online before you withdraw funds.
Checkbook Order Fee (In order to use checks for your HSA, you must have a signature card on file at Bank of Brenham).	Varies	Use your Health Benefits Debit Card or online transfers to access your funds. Your first 12 checks are free if your signature card is on file at the bank.
ATM Pin <sup>4</sup> or Point of Sale Use Fee	0	Use a Bank of Brenham ATM or an ATM in the SUM Network ( <a href="http://www.sum-atm.com">http://www.sum-atm.com</a> )
Online and Mobile Banking <sup>5</sup>	0	Monitor your HSA using our mobile app or online banking platform for FREE.

## Minimum Account Balance and How We Determine the Interest Rate

There is a \$100.00 minimum account balance required to open a health savings account. We use the daily balance method to calculate the interest on your account. The daily balance method applies a daily periodic rate to the principal in the account each day. Interest is compounded daily and credited monthly. Interest begins to accrue no later than the business day that we receive credit for the deposit of non-cash items (for example, checks). The interest rate and annual percentage yield (APY) is based on the balance in your account. The interest rate and annual percentage yield available on your account is as follows, effective as of May 2024.

Daily Balance	Interest Rate	APY
\$5,000.00 & Above	0.33%	0.33%
\$1,000 to \$4,999	0%	0%

This interest rate is subject to change at our discretion at any time. Fees may reduce your earnings.

\* Bank of Brenham does not provide tax advice. Consult your tax professional for tax-related questions.

1) You may incur a lesser fee than that disclosed to you when your account has insufficient funds to cover the entire amount of the fee.

2) The balance waiver amount reflects the minimum daily balance that must be maintained in the Bank of Brenham health savings account for the calendar month to prevent the monthly account maintenance fee.

3) Distributions from your Health Savings Account presented in the form of checks, ACH withdrawal or other electronic means will be returned unpaid if there are insufficient funds in your account to cover the amount of the withdrawal, and you will be charged a Non Sufficient Funds fee.

4) The bank/ATM you use may charge you their own fee. Bank of Brenham customers using an ATM in the SUM Network will not be charged a fee.

5) If you are age 65 or older, you will not receive a service fee.

6) Download our Bank of Brenham mobile app from the Apple or Google Play store today or visit BankBoB.com to sign up for online banking and start monitoring your HSA account. You must sign up for online banking before you have access to our mobile app.