



Health Savings Account Fee Schedule

Effective May 1, 2018

Below are common fees associated with your Health Savings Account (HSA). For a complete list of Personal Service Fees, go to www.eecu.org. For details regarding the general terms and conditions that apply to your HSA, see the Account Opening Agreements and Disclosures for Health Saving Accounts.

STANDARD	
Service	Fee
Account Set-up	FREE
Monthly Maintenance	FREE
Monthly Account Statement	FREE
Online Banking	FREE
Mobile Banking	FREE
Bill Pay	FREE
OPTIONAL	
Service	Fee
ATM Account Inquiry	FREE
(At 85,000 EECU, Allpoint®, and CO-OP SM ATM locations nationwide)	
ATM Account Inquiry	\$0.50 ¹
(At non -EECU, Allpoint®, and CO-OP SM ATM locations)	
ATM Account Withdrawal	FREE
(At 85,000 EECU, Allpoint®, and CO-OP SM ATM locations nationwide)	
ATM Account Withdrawal	\$3.00 ¹
(At non -EECU, Allpoint®, and CO-OP SM ATM locations)	
HSA Checks	Varies
HSA Investment Account ² Set-up Fee	FREE
SPECIAL SITUATIONS	
Service	Fee
Excess Contribution Withdrawal	FREE
Lost Debit Card Replacement	\$5
Returned Deposit Item	\$12
Nonsufficient Funds (NSF) per Item	\$34 ³
Stop Payment	\$34
Legal Process Fee (garnishments, levies, etc.)	\$100

EECU may change the amounts and types of fees or add additional fees at any time in accordance with the terms of the Health Savings Account Agreement or as otherwise allowed by law.

¹ This fee is in addition to any fees that the ATM owner may charge. When imposed, fees will be deducted from the balance of your account.

² NOT NCUA INSURED | NOT CREDIT UNION GUARANTEED | MAY LOSE VALUE | NOT OBLIGATION OF THE CREDIT UNION

³ EECU will return as unpaid any item that is presented for payment without sufficient funds in your account, whether it is presented in the form of a check or an ACH. If we return an item unpaid, you will be charged the fee described above. The only exception to the return of an item is if EECU deems that it is legally obligated to pay it. If an item is so paid without sufficient funds in your account, an overdraft will be created. Be advised that an overdraft of your HSA account may cause your HSA to be disqualified by the IRS. Any taxes or other expenses you incur because of an overdraft are your responsibility. We will generally decline ATM and everyday debit card transactions that may overdraw your account.

Federally Insured by NCUA