

HSA Fee Schedule

SERVICE	FEE
Set up Fee/Participant – One-time	\$10.00
Monthly Maintenance Fee/Participant	\$5.00
Debit Card Fee	Included
Withdrawal Processing Fee via Debit Card	Included
Withdrawal Processing Fee via “Payment Request Form” (\$10 minimum)	Included
On-line access to account 24/7	Included
Quarterly Statements (account transactions viewable 24/7 via web site)	Included
Trading Fees on Mutual Funds (available 2nd quarter 2006)	Included
(Account holders can self select mutual funds for HSA fund balances above the \$2,500 minimum required in the money market account. A minimal administrative fee may be required by the mutual fund.)	
Additional or Replacement Cards – One-time charge	\$15.00
Wire transfer fee	\$15.00
Account Closing Fee	\$20.00

Set Up Fees through Employer

Set up fees can be handled in one of the following ways:

- Employer pays the set-up fee as part of their administrative expenses.
- Employer payroll deducts the setup fee from the employee’s paycheck.
- American Fidelity deducts the set-up fee from the first month’s contribution to the employee’s health savings account.

Set Up Fees for Individuals

Set up fees can be handled in one of the following ways:

- Individual submits the set up fee with the application. (Follow the instructions on application.)
- Individual requests the set up fee be deducted from the first month’s contribution to the health savings account. (Fees are an allowable tax free distribution from the HSA; however, additional funds above the yearly limits are not allowed to cover fees.)

Monthly Maintenance Fees — will be deducted from the individual’s/employee’s health savings account the first of each month following set up of the account and each month thereafter unless otherwise directed by the individual.

All Other Fees — will be deducted from the individual’s/employee’s health savings account unless otherwise directed by the individual/employee.