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## Rates & Fees

### Health Savings Account - *Checking*

*As of April 30, 2008*

A Health Savings Account (HSA) is a special account available to people covered by a High Deductible Health Plan (HDHP). An HSA is a tax advantaged special purpose interest-bearing checking account linked to an interest-bearing FDIC-Insured Reserve Account. HSAs enable you to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free<sup>3</sup> basis. Beacon Federal provides a Health Savings *Checking* Account.

Minimum Opening Deposit		\$0.00
Fees		
	With Relationship <sup>2</sup>	Without Relationship <sup>2</sup>
Paper Statements (Monthly Fee)	FREE	\$2.00
Account Set Up Fee	FREE	\$15.00
Monthly Maintenance Service Charge	FREE	\$2.00
Returned Deposited Item Fee	\$25.00	\$25.00
Insufficient Funds Fee	\$33.00	\$33.00
Check Stop Payment Fee	\$33.00	\$33.00
Excess Contributions	FREE	FREE
Debit Card Replacement	\$10.00	\$10.00
Close Account Fee	FREE	FREE
Statement Copy Fee	FREE	FREE
Check Copy Fee	\$5.00	\$5.00
Corrected IRS Forms Fee	\$25.00	\$25.00
Official Check (To Self)	\$2.00	\$2.00
Official Check (To Others)	\$5.00	\$5.00
Additional HSA VISA Check Cards (2+)	\$10.00	\$10.00

Rates			
Daily Balance		Variable Rate	
Minimum	Maximum	APY <sup>1</sup>	Interest Rate
\$0.01	\$2,499.99	2.00%	1.98%
\$2,500.00	\$9,999.99	2.25%	2.23%
\$10,000.00	\$24,999.99	2.50%	2.47%
\$25,000.00	+	2.75%	2.72%

<sup>1</sup> Interest rates and annual percentage yields (APY) are accurate as of the date of this disclosure and are subject to change without notice. The account pays interest for all tiers at a variable rate that may change at any time after the account is opened. Fees may reduce earnings on the account.

<sup>2</sup> Relationship means you have an existing deposit or loan relationship with Beacon Federal.

<sup>3</sup> Please contact a tax advisor for more information

*Member FDIC, Last Updated: 4/30/08*