



Health Savings Account - Checking

Effective 05/01/12

A Health Savings Account (HSA) is a special account available to people covered by a High Deductible Health Plan (HDHP). HSAs enable you to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free³ basis. Beacon Federal offers an interest bearing Health Savings Checking Account.

FEES & CHARGES

SERVICE RELATED FEES	With Relationship ²	Without Relationship ²
Official Check Fee (payable to self)	\$2.00	\$2.00
Official Check Fee (payable to others)	\$5.00	\$5.00
Check Copy Fee (On-Line Check Copy FREE)	\$5.00	\$5.00
Statement Copy Fee	Free	Free
Monthly Maintenance Service Charge	FREE	\$2.00

CARD RELATED FEES	With Relationship ²	Without Relationship ²
Additional HSA Debit Card (over 2)	\$10.00	\$10.00
Expedited Card Request Fee	\$20.00	\$20.00
Debit Card Replacement Fee	\$10.00	\$10.00

ACCOUNT RELATED FEES	With Relationship ²	Without Relationship ²
Insufficient Funds Fee	\$33.00	\$33.00
Stop Payment Fee	\$33.00	\$33.00
Deposited Item Returned	\$25.00	\$25.00
Paper Statements (Monthly Fee)	FREE	\$2.00
Excess Contributions	FREE	FREE
Corrected IRS Forms Fee	\$25.00	\$25.00
Check Re-Order Fee	\$10.00	\$10.00
Close Account Fee	FREE	FREE
HSA Transfer Fee (to another financial institution)	\$25.00	\$25.00

RATES

Daily Balance		Variable Rate	
Minimum	Maximum	APY ¹	Interest Rate
\$0.01	\$2,499.99	0.50%	0.50%
\$2,500.00	\$9,999.99	1.00%	1.00%
\$10,000.00	\$24,999.99	1.50%	1.49%
\$25,000.00	\$2.00	2.25%	2.23%

¹ 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.

² Relationship means you have an existing deposit or loan relationship with Beacon Federal.

³ Please contact a tax advisor for more information

PLEASE NOTE: Changes have been marked in **BOLD**. Supercedes previous notices.