



TRUTH IN SAVINGS INITIAL DISCLOSURE-Health Savings Account

This disclosure contains the rules which govern your Health Savings Account. Words and phrases used in this disclosure should be construed so that the singular includes the plural, and the plural includes the singular.

Rate Information

Tiered Variable Rate: Your interest rate and APY may change. At our discretion, we may change the rate on your account at any time. The annual percentage yield (APY) can be found on our [rates](#) page.

Minimum Balance Requirements

To open the account: No minimum balance required.

Compounding and Crediting Frequency

Compounding: Interest will be compounded monthly.

Crediting: Interest will be credited to your account monthly.

Balance Computation Method: We use the daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Transaction Limitations

None

Accrual of Interest on Noncash Deposits

Interest begins to accrue on the next business day following the business day you deposit noncash items (for example-checks).

Account Fees

No Monthly Fee

Early Account Closure Fee: If you close your account before interest is credited, you will receive accrued interest. If you close your account within 90 days of account opening, you will not be charged a fee.