



Healthcare Payment Solutions

Accountholder Pricing Information

Health Savings Account Fee Schedule (effective date, 12/1/2010)

ONE-TIME ACCOUNT SET UP¹	\$0.00
MONTHLY MAINTENANCE¹ (waived if average daily balance exceeds \$2,500) ²	\$1.25
INVESTMENT ACCOUNT (eligible when your HSA balance exceeds \$2,500)	\$2.25

- (1) Monthly maintenance fees may be paid for you by your employer during active employment.
- (2) An additional charge applies for mailed paper summaries—\$1.00.

Standard Additional Banking Fees

• Stop Payment Order	\$25.00	• Express Delivery Request	\$15.00
• Returned deposited item	\$25.00	• Copy of Merchant Debit Card Receipt	\$25.00
• Special Distribution Requests (QDRO, Levies, Partial rollover, etc.)	\$25.00	• Corrected 1099-SA or 5498-SA	\$20.00
• Excess Contribution Refund	\$25.00	• Account Re-opening Fee	\$15.00

Health Savings Account Investment Options

INVESTMENT CHARGES

Balances invested in mutual funds are subject to investment fees and other charges and expenses as described by the applicable prospectuses.

NOTE: Under agreements with mutual funds and/or their affiliates (“Fund Families”) U.S. Bank or an affiliate receives compensation for advisory, custodial, administrative and/or shareholder servicing and sub-transfer agency services. For the First American Funds, prospectuses disclose the maximum compensation that U.S. Bank and its affiliates may receive from such funds. Under agreements with other Fund Families, U.S. Bank may receive up to 0.50% of the average balances invested by your HSA and other U.S. Bank clients annually as compensation for services provided. U.S. Bank may also receive supplemental payments and product support materials. Compensation received by U.S. Bank Fund Families does not increase the charges and expenses paid by your HSA for investing in mutual funds as set forth in the applicable prospectuses. For more information, contact the U.S. Bank Consumer Services at 877-470-1771. FAF Advisors Inc. is a registered investment advisor and subsidiary of U.S. Bank National Association. U.S. Bank is not responsible for and does not guarantee the products, services, or performance of its affiliates and third-party providers. FAF Advisors serves as an investment advisor to the First American Funds.

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IMPORTANT INFORMATION

This Health Savings Account (HSA) is a custody account with U.S. Bank serving as the custodian. Terms and conditions of the HSA are included in your Account Agreement and Cardholder Agreement. U.S. Bank deposit products that are held in the HSA are FDIC insured, subject to FDIC insurance limits. FDIC insurance is determined on end-of-day ledger balances in your deposit account which may include funds deducted from your available balance for investment purchases that have not yet settled.

Non-deposit investment products, such as mutual funds, are not deposits or obligations of, or guaranteed by U.S. Bank or any of its affiliates, nor are they insured by the Federal Deposit Insurance Corporation (FDIC), or any other government agency. Past returns of investment products do not guarantee future results. Mutual fund prospectuses provide detailed information about fund investment objectives and fees. Read a mutual fund's current prospectus carefully before investing.

U.S. Bank does not provide legal, tax, or investment advice to HSA accountholders. Contact a qualified accountant, attorney or investment adviser for tax, legal or investment advice.