



HSA FEE SCHEDULE

This HSA Fee Schedule (“HSA Fee Schedule”) describes Your rights and obligations with respect to the fees due and payable under the Program. This Fee Schedule is incorporated into and made a part of the ABG Health Savings Account Program Individual Custodial Agreement (Agreement) and any provisions set forth in the Agreement apply equally to this Fee Schedule. However, if there is a conflict between the Fee Schedule regarding the HSA Fees, the HSA Fee Schedule will control.

The following identifies the various fees related to administration of Your HSA as well as the fees related to HSA investments.

I. HSA Administrative Fees

One-Time Fees

Set-Up Fees	\$0.00
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Monthly Fees

MyHSA Account Fee	\$4.50
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Opening Account Contribution

Individuals that enroll as part of an employer group HSA program initial contribution.	\$0.00
Individuals that are not enrolled as part of an employer group HSA program initial contribution.	\$50.00

Internet Services Fees

Participant Website	Included
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Distribution Fees

Debit Card Transactions Fees	Included
Manual Check Distribution Fees	Included
Direct Deposit Distribution Fees	Included

Transfer Fees

In coming	No Charge
Outgoing	\$30.00

Other Fees

First debit card	Included
Additional debit cards	\$5.00 each
Replace lost debit card	\$10.00
Check Stop Payment requests per item	\$40.00
Check Reissue Fee	\$10.00
Excess Contribution Distribution Calculation	\$20.00
Corrected IRS Filing Fee	\$65.00
ACH Return Fee	\$15.00
Account Closing Fee	\$30.00
Debit Card PIN Mailer Request	\$1.50 each
Duplicate Copy of Tax Forms	\$10.00 each

II. HSA Investment Fees

Investment Transactions

No Front End Sales Charges
No Contingent Deferred Sales Charges

Quarterly Asset Based Fee

On the first day following each quarter, ABG will collect a fee for that prior quarter equal to 0.063% of the total balance of your HSA on that date.

III. Questions About Services Fees

Call 800-57MyHSA (800-576-9472)

All above fees will be deducted from participant's accounts in accordance with the Custodial Agreement unless they were paid in advance.

Fees may be amended in accordance with the Custodial Agreement.