

Comparison of HSA Partner Bank Information
January 2009

Fee Item	HSA Bank	US Bank	Wells Fargo
Account Setup Fee*	Standard Paper App - \$25.00 Online App - \$18.00 PEPM \$0.00	\$10.00	\$0.00
Monthly Maintenance Fee	Standard - \$2.25 PEPM** w/Waiver - \$2.75 No Waiver - \$2.25	Employer Paid \$2.50 Member Paid \$3.25 [†]	\$3.75
Initial Debit Card (Initial Member Card)	\$0.00	\$0.00	\$0.00
2 nd Debit Card (For Spouse or other Dependent)	\$0.00	\$0.00	\$0.00
Debit Card Replacement	\$12.00	\$6.00	\$10.00
Debit Card Renewal Fee	\$6.00 4-year period	\$0.00	\$0.00
PIN Based Transaction Fee	\$2.00	PIN-less Debit Card	PIN-less Debit Card
Initial Checkbook Issue	N/A Checks are optional	\$0.00 40 checks, 5 deposit slips	Not Applicable Checks not supported
Checkbook Reorder Fee	\$7.95 50 checks, 10 deposit slips	\$10.00 40 checks, 5 deposit slips	N/A Wells does not offer checkbooks
Overdraft Item Fee	\$30.00	\$30.00	\$0.00
Stop Payment Fee	\$25.00	\$31.00	\$31.00

Fee Item	HSA Bank	US Bank	Wells Fargo
Returned Deposit Item Fee	\$25.00	\$25.00	\$30.00
Excess Contribution Refund Fee	\$25.00	\$25.00	\$25.00
Monthly Statement Fee (Paper statements)	\$0.75	\$0.50	\$0.00
Trustee to Trustee Fee (inbound/outbound)	\$0.00 ^{††} / \$0.00 ^{††}	\$0.00 / \$25.00	\$0.00/\$0.00
Attachments/Levies/Legal Requests	\$0.00 Included in monthly fee pricing	\$75.00	\$0.00
Statement Reconciliation/Account Research Fee	\$4.00 reproduction fee per item	\$20.00 per hour	\$0.00
Copy of Check/Statement/1099/5498	\$4.00	\$2.00/\$6.00/\$5.00	\$0.00
Account Closure Fee	Standard Fee Accounts \$25.00 PEPM Accounts \$0.00	\$0.00	\$0.00
Minimum Investment Balance	\$1.00	\$2500	\$2000
Investment Fees	\$24.00 Annual Fee	\$0.00	\$0.00

Account Setup Fees

* The account setup fee can be billed to the employer, or deducted from the employees account. A determination of the billing method is made at the time of employer implementation.

Monthly Account Fees

** HSA Bank PEPM "Balance Waiver" account monthly fees are waived if the average daily balance remains at or above \$3000 throughout the calendar month. The Balance Waiver is an optional rider selected at the time of employer group implementation that exchanges a higher monthly maintenance fee for waiver of the account setup fee, debit card renewal fee, and account closure fee.

Note: HSA Bank prices their services based on whether the account is sold by an Agent (standard pricing), which takes into consideration that payment of Agent commissions, or by Asuris direct (PEPM pricing), which does not include any provision for commissions. The PEPM monthly maintenance fee varies based on whether the client elects the banks "Balance Waiver" option.

[†] Fee waived for account balances over \$2500

^{††} For Standard Fee members, bank will waive setup fee with inbound transfer