



### HSA Administration Fees Comparison

Item	HealthEquity (integrated)	HSA Bank (referral partner)	US Bank (referral partner)
Account Setup Fee	\$0.00	\$0.00	\$10.00
Monthly Account Maintenance Fee*	\$3.45	\$2.25	\$3.25
Min. Avg. Daily Balance required for waiver of the monthly maintenance fee	N/A	\$3,000	\$2,500
Account Closure Fee**	\$25.00	\$25.00	\$25.00
Initial Debit Card Fee	\$0.00	\$0.00	\$0.00
2 <sup>nd</sup> Debit Card Fee (for spouse or other dependent)	\$0.00	\$0.00	\$0.00
Debit Card Replacement Fee (lost or stolen card)	\$5.00	\$12.00	\$6.00
Initial Checkbook Fee	N/A None Issued	N/A Optional Item	\$0.00 40 Checks, 5 Deposit Slips
Checkbook Order/Reorder Fee	N/A	\$7.95 50 checks, 10 Deposit Slips	\$10.00 40 Checks, 5 Deposit Slips
PIN Based Transaction Fee (ATM or POS if card used as debit)	\$0.00	\$2.00	\$0.00
Over Draft Fee (transactions paid in excess of account balance)	\$20.00	\$30.00	\$30.00
Stop Payment Fee	\$20.00	\$25.00	\$31.00
Returned Deposit Item	\$20.00	\$25.00	\$25.00

Item	HealthEquity (integrated)	HSA Bank (referral partner)	US Bank (referral partner)
Excess Contribution Fee (funds deposited in excess of annual limits – each occurrence)	\$20.00	\$25.00	\$25.00
Monthly (Paper) Statements Fee	\$1.00	\$0.75	\$0.50
Trustee to Trustee Transfer <sup>††</sup> (inbound/outbound)	\$0.00/\$0.00	\$0.00/ \$0.00	\$0.00/\$25.00
Copy of Check/Statement/1099/5498	\$0.00	\$4.00 Reproduction Fee	\$2.00/\$6.00/\$5.00
Statement Reconciliation/Account Research Fee	\$0.00	\$4.00 Reproduction Fee	\$20.00 per hour
Attachments/Levies/Legal Requests	\$0.00	\$0.00	\$75.00/each
Minimum Account Balance Required to Investment	\$2,000	\$1.00	\$2,500
Monthly Investment Fees (if funds are invested)	\$0.00	\$0.00	\$0.00

\* **HealthEquity** - Account setup and monthly maintenance fees may be paid by your employer.

If you change health plans or employers your account may be directly charged up to \$4.95 per month.

**Note:** Regence is integrated with HealthEquity for transmission of eligibility and claims information only. Regence does not currently facilitate account billing or fees payment.

\*\* **US Bank** will waive the account closure fee if balance is \$0.00 at closing.

†† **Trustee to Trustee Transfers:** For Standard Fee members, **HSA bank** will waive setup fee with inbound transfer.