

# Health Savings Account fee and interest rate

## ACS/Mellon HSA Solution

The Bank of New York Mellon

With the ACS/Mellon HSA Solution, contributions are placed into an FDIC-insured interest-bearing checking account. When you reach a minimum balance in your HSA you may elect to transfer funds to your new investment account. The ACS/Mellon HSA Solution has a wide selection of no-load, highly-rated mutual funds and a host of features and functions including:

- **No Investment Minimums** – once account holders reach \$2,000 in their checking accounts, they can begin investing with no minimum investment required
- **No Transaction Costs** – account holders have the freedom to move between mutual funds and move dollars back to their checking account
- **Participant Education** – account holders have access to a comprehensive suite of tools that can help them select their investments and expand their base of investment knowledge

Interest rate <sup>2</sup>	0.250%
Annual percentage yield (APY)	0.250%

### HSA Account Fees<sup>3</sup>

Account set-up fee	\$15.00
Monthly service charges for average monthly balances of \$1000 or less. (Once average monthly balance reaches \$1,000, monthly fees are eliminated)	\$3.50

Investment Fee (Monthly fee per investor that uses the investment account)	\$2.90
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Replacement/additional debit card fee	\$5.00
Checkbook reorder fee	\$5.00
Copy of a statement or check (per request)	\$5.00
Account rollover fee	\$25.00
Returned check fee (for each returned item)	\$25.00
Stop payment order fee (per request)	\$25.00

See your Mellon Deposit Account Agreement and Health Savings Account Supplemental Agreement for your complete terms and conditions (enclosed in Welcome Kit).

<sup>1</sup> BCBSNC does not administer your HSA. Your HSA custodian is The Bank of New York Mellon. BCBSNC is not affiliated with your HSA custodian or administrator.

<sup>2</sup> Interest rates may be subject to change.

<sup>3</sup> When imposed, fees will be deducted from the balance of your HSA.

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