

HEALTH SAVINGS ACCOUNT (HSA)

Your HSA with MEDSURETY Includes **FDIC Insurance**, electronic banking features, investment options and a mobile app for your Apple or Android smart phone.

ACCOUNT HOLDER TRANSACTIONAL FEES	
Mobile App	\$0
Text Message Notifications	\$0
Debit Card Transaction	\$0
Electronic Funds Transfer	\$0
Non-Sufficient Funds	\$0
HSA Account Summary	\$0
Debit Card Transaction	\$0
Printed HSA Account Summary (electronic is free)	\$1.50
HSA Paper Check Distribution (direct deposit is free)	\$2.00
Debit Card Replacement (per card)	\$5.00
Stop Check Service	\$25.00
HSA Account Closure	\$25.00

INTEREST RATE DISCLOSURE

Cash account balances are initially deposited in an FDIC-insured interest-bearing account. The following interest rate and annual percentage yield (APY) apply effective as of November 1, 2015.

CASH ACCOUNT BALANCE	INTEREST RATE	ANNUAL PERCENTAGE YIELD
\$0.01 - \$1,999.99	0.05%	0.00% - 0.05%
\$2,000 - \$4,999.99	0.10%	0.05% - 0.08%
\$5,000 - \$9,999.99	0.25%	0.08% - 0.17%
\$10,000 - 24,999.99	0.35%	0.17% - 0.28%
\$25,000 and up	0.50%	0.28% - 0.50%

The daily balance method is used to calculate interest on the cash account balance. This method applies a daily periodic rate to the principal balance in the cash account each day. Interest rates are paid only for the portion of the daily balance that is within each tier. The interest rate and APY may change at the custodian's discretion, at any time. Interest begins to accrue no later than the business day the custodian receives credit in the cash account for the deposit of noncash items (i.e. checks). Interest is compounded and credited to the cash account monthly. If the cash account is closed before interest is credited, the account will not receive the accrued interest for that month.

INVESTMENT ACCOUNT

Maximum cash account balance is based on the investment transfer threshold established by MEDSURETY or account holder. Amounts over this threshold will be automatically swept to the investment account as described in the Custodial Agreement and Disclosure Statement.

INVESTMENT ACCOUNT FEES	
Investment in mutual funds* (\$2000 balance required to open investments)	\$18.00 per year

*Mutual fund accounts are not FDIC-insured, have no bank guarantee and may lose value.

Investment Options

INTEREST BEARING OPTION Fund Name	Category	Annual Percentage Rate	Annual Percentage Yield (APY)	Rate Effective					
HealthcareBank Interest Bearing Account <i>FDIC Insured - Bank Guaranteed</i>	Cash Equivalent	0.20%	0.20%	June 1, 2012					
MUTUAL FUND OPTIONS Fund Name	Category	Symbol	Resource Links	YTD	Mutual Fund Returns as of March 31, 2017				
					3 Year Return	5 Year Return	10 Year Return	Expense Ratio	
James Balanced: Golden Rainbow	Conservative Allocation	GLRBX	P M	1.17%	3.10%	5.58%	5.86%	0.97	
T. Rowe Price Capital Appreciation	Moderate Allocation	PACLX	P M	5.24%	9.13%	11.25%	8.02%	1.01	
Ivy Asset Strategy	World Allocation	WASAX	P M	5.35%	-4.25%	2.39%	5.03%	0.99	
Vanguard 500 Index	Large Blend	VFINX	P M	6.03%	10.22%	13.14%	7.39%	0.16	
American Funds Growth Fund of Amer	Large Growth	GFAFX	P M	8.12%	10.14%	13.67%	7.62%	0.71	
Vanguard Mid Cap Index	Mid-Cap Blend	VIMSX	P M	6.17%	8.55%	12.73%	7.69%	0.20	
JPMorgan Market Expansion Enh Idx	Mid-Cap Blend	OMEAX	P M	2.51%	9.53%	13.61%	8.23%	0.98	
Neuberger Berman Mid Cap Growth	Mid-Cap Growth	NMGAX	P M	7.02%	6.71%	9.44%	7.28%	1.12	
Vanguard Small Cap Index	Small Blend	NAESX	P M	3.70%	7.27%	12.74%	8.06%	0.20	
Vanguard Small Cap Growth Index	Small Growth	VISGX	P M	6.00%	5.29%	11.06%	8.20%	0.20	
Northern Small Cap Value	Small Value	NOSGX	P M	-0.46%	8.55%	12.79%	7.47%	1.24	
Vanguard Total Intl Stock Index	Foreign Large Blend	VGTSX	P M	8.41%	1.02%	4.75%	1.32%	0.18	
American Funds Europacific Growth	Foreign Large Growth	AEGFX	P M	9.29%	1.80%	6.25%	3.22%	0.86	
Fidelity Advisor® Diversified Intl	International	FDVAX	P M	7.89%	1.84%	7.22%	1.30%	1.23	
Vanguard Emerging Mkts Stock Idx	Diversified Emerging Mkts	VEIEX	P M	10.82%	1.74%	0.70%	2.54%	0.32	
Vanguard Total World Stock Index	World Stock	VTWSX	P M	7.05%	5.32%	8.71%	N/A	0.21	
Nuveen Real Estate Securities	Real Estate	FREAX	P M	0.38%	9.41%	9.28%	5.35%	1.30	
Templeton Global Bond	World Bond	TPINX	P M	4.57%	2.39%	3.62%	6.82%	0.96	
Vanguard Interm-Term Bond Index	Intermediate-Term Bond	VBIX	P M	1.26%	3.16%	2.89%	5.24%	0.16	
PIMCO Total Return	Intermediate-Term Bond	PTRAX	P M	1.56%	2.52%	2.70%	5.35%	0.72	
Vanguard Total Bond Market Index	Core Bond	VBMFX	P M	0.88%	2.49%	2.16%	4.12%	0.16	

Resource Links: P - Prospectus, M - Morningstar®

Not FDIC Insured - No Bank Guarantee - May Lose Value

*The bank acts solely as custodian with any mutual funds being offered and sold through a registered broker-dealer by prospectus only. Past performance of investments is no indication or assurance of future performance. As with all investments, mutual funds involve risk. The investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Read the prospectus carefully before you invest. Some funds have a redemption fee under certain circumstances.