

## Schedule of Fees

Optum Bank®, Member FDIC, wants you to understand the fees associated with your Health eSaver HSA. In the chart below, we've outlined the fees and how they may apply to your account.

### Standard Fees

#### Monthly Maintenance Fee

\$3.00 – Waived if average balance is \$5,000 or more\*

Includes use of:

- Health Savings Account Debit MasterCard® – to pay charges directly
- Online Bill Payment and Mobile Access
- Receipt Vault – allows you to upload and store images of receipts online

#### ATM and Outbound Transfer Fee

\$2.50 per ATM transaction. In addition to our fee, the bank/ATM you use to withdraw funds may charge you their own fee.

\$20.00 per Outbound Transfer or Rollover to another HSA Custodian.

\*THE AVERAGE BALANCE TO WAIVE THE MONTHLY MAINTENANCE FEE DOES NOT INCLUDE INVESTMENT FUNDS.

### Investment Account†

#### Monthly Investment Fee

\$0.00

#### Investment Threshold

\$2,000 – The balance in your HSA must remain at or exceed the Investment Threshold each time a new investment is made.

†INVESTMENTS ARE NOT FDIC-INSURED, ARE NOT GUARANTEED BY OPTUM BANK, AND MAY LOSE VALUE.