

HSA OPTIONS

Account Fee and Rate Schedule

You may pair ProtectPlus HSA plans with a Health Savings Account (HSA) offered through the financial institution of your choice. However, as a convenience to members, the Trust has made access to Health Savings Accounts through Alliant Credit Union, Bank of New York Mellon and US Bank available to ProtectPlus HSA subscribers.

	Alliant Credit Union 1-800-328-1935 x 2291	Bank of New York Mellon 1-877-472-4200	US Bank 1-866-273-8275																		
Interest Rate	As high as: 2.325% 2.35% APY on balances of at least \$100.	0.050% 0.050% APY	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Balances:</th> <th style="text-align: left;">Rate</th> <th style="text-align: left;">APY</th> </tr> </thead> <tbody> <tr> <td>Over \$5,000</td> <td>0.40%</td> <td>0.12%-0.40%</td> </tr> <tr> <td>\$2,000 - \$4,999</td> <td>0.15%</td> <td>0.06%-0.12%</td> </tr> <tr> <td>\$1,000 - \$1,999</td> <td>0.10%</td> <td>0.03%-0.06%</td> </tr> <tr> <td>\$ 500 - \$ 999</td> <td>0.05%</td> <td>0.00%-0.03%</td> </tr> <tr> <td>\$ 0 - \$ 499</td> <td>0.00%</td> <td>0.00%</td> </tr> </tbody> </table>	Balances:	Rate	APY	Over \$5,000	0.40%	0.12%-0.40%	\$2,000 - \$4,999	0.15%	0.06%-0.12%	\$1,000 - \$1,999	0.10%	0.03%-0.06%	\$ 500 - \$ 999	0.05%	0.00%-0.03%	\$ 0 - \$ 499	0.00%	0.00%
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Investment Threshold	Not currently available	\$3,000 – min. balance	\$2,500 – min. balance																		
Investment Minimum	N/A	\$1,000	\$100																		
Account Set-Up Fee	\$0	\$15	\$15																		
Monthly Service Fee	\$0	\$3.50 (On balances \$1,000 or less paid by accountholder or employer.)	\$3.25 (On balances less than \$2,500 if paid by accountholder)																		
Replacement/Additional Debit Card	\$0	\$5	\$0																		
Checkbook Reorder	\$0	\$5	\$10																		
Overdraft item returned	\$29	\$25	\$30																		
Copy of check, statement, etc.	\$5	\$5	\$6																		
Stop Payment	\$29	\$25	\$31																		

All rates and fees are determined by the above financial institutions and are subject to change. Additional fees and services may apply. It is recommended that you contact these organizations for the most current information before selecting your HSA account provider.