

## Regence Partner Vendors HSA Fees Comparison

September 18, 2009

Fee Item	HealthEquity	HSA Bank	US Bank	Wells Fargo
Account Setup Fee*	\$10.00	Standard - \$18.00/\$25.00 PEPM - \$0.00	\$10.00	\$0.00
Monthly Maintenance Fee**	\$3.45	\$2.25	\$3.25	\$3.75
Min. Avg. Daily Balance required for waiver of the monthly maintenance fee	N/A	\$3,000	\$2,500	\$2,000
Initial Debit Card (Initial Member Card)	\$0.00	\$0.00	\$0.00	\$0.00
2 <sup>nd</sup> Debit Card (For Spouse or other Dependent)	\$0.00	\$0.00	\$0.00	\$0.00
Debit Card Replacement	\$5.00	\$12.00	\$6.00	\$10.00
Debit Card Renewal Fee	\$0.00	\$0.00	\$0.00	\$0.00
PIN Based Transaction Fee	\$0.00	\$2.00	PIN-less Debit Card	PIN-less Debit Card
Initial Checkbook Issue	N/A	N/A Checks are optional	\$0.00 40 checks, 5 deposit slips	Not Applicable Checks not supported
Checkbook Reorder Fee	N/A	\$7.95 50 checks, 10 deposit slips	\$10.00 40 checks, 5 deposit slips	N/A Checks not supported
Overdraft Item Fee	\$20.00	\$30.00	\$30.00	\$0.00
Stop Payment Fee	\$20.00	\$25.00	\$31.00	\$31.00
Returned Deposit Item Fee	\$20.00	\$25.00	\$25.00	\$30.00

Fee Item	HealthEquity	HSA Bank	US Bank	Wells Fargo
Excess Contribution Refund Fee	\$20.00	\$25.00	\$25.00	\$25.00
Monthly Statement Fee (Paper statements)	\$1.00	\$0.75	\$0.50	\$0.00
Trustee to Trustee Fee (inbound/outbound)	\$0.00/\$0.00	\$0.00 <sup>††</sup> / \$0.00 <sup>††</sup>	\$0.00 / \$25.00	\$0.00/\$0.00
Attachments/Levies/Legal Requests	\$0.00	\$0.00	\$75.00	\$0.00
Statement Reconciliation/Account Research Fee	\$0.00	\$4.00 (Per item reproduction fee)	\$20.00 per hour	\$0.00
Copy of Check/Statement/1099/5498	\$0.00	\$4.00	\$2.00/\$6.00/\$5.00	\$0.00
Account Closure Fee	\$25.00	\$0.00	\$25.00	\$0.00
Minimum Account Balance Required to Investment	\$2,000	\$1.00	\$2,500	\$2,000
Monthly Investment Fees (if funds are invested)	\$0.00	\$24.00 Annual Fee	\$0.00	\$0.00

**\*\_Account Setup Fees:**

HealthEquity - Fee waived for each HSA account and balance of at least \$250 transferred to HealthEquity at effective date

HSA Bank - Standard account pricing includes an account setup fee of \$18.00 for electronic application submission or \$25.00 for paper submission. Fee is waived with PEPM pricing.

**\*\* Monthly Maintenance Fees:**

HSA Bank – Fee waived for accounts with a completed balance waiver & an avg. daily balance above \$3000 throughout the calendar month.

US Bank – Fee waived for accounts with an avg. daily balance over \$2,500.

<sup>a</sup> **Account Closure Fee:** US Bank fee if waived if account balance is \$0.00 at closing.

<sup>††</sup> **Trustee to Trustee Transfers:** For Standard Fee members, bank will waive setup fee with inbound transfer

Note: HSA Bank pricing does not include any provision for broker commissions

All fees from each bank monthly are deducted from the member's account unless otherwise negotiated by the employer group.