

Health Savings Checking Account

Rate Information: The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and crediting: Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period: For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31. If you close your share account before dividends are paid, you will receive the accrued dividends.

Minimum balance requirements: You must maintain a minimum daily balance of \$100.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method: Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits: Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

- Withdrawals done by check or Check Card must be for normal and legitimate medical expenses and must be authorized monthly on an HSA Withdrawal Instruction form which will be mailed to your home address for verification and signature. All other withdrawals must be conducted at the credit union where the proper forms can be completed and signed.

- Wisconsin does not recognize HSA accounts as non-taxable. Therefore it is the member's responsibility to report any dividends earned on this account to the state. The year-to-date dividends earned on this account will be included on the December statement at the end of each calendar year.

Fees and Charges:

A one-time enrollment fee of \$25.00 per account will be assessed at the time of opening the account.

Prospective dividend rate:

Tier 1: If your daily balance is \$15,000.00 or more, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 2: If your daily balance is more than \$4,999.99, but is less than \$15,000.00, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Tier 3: If your daily balance is more than \$99.99, but is less than \$5,000.00, a prospective dividend rate of _____% will be paid on the entire balance in your account, with a prospective annual percentage yield of _____% for this dividend period.

Please see *Important Account Information for Our Members* for complete disclosure information.