

| Features for Accountholders | |
|--------------------------------|---|
| Dedicated Account Manager | ✓ |
| No Minimum Deposit Required | ✓ |
| Interest Bearing Cash Account | ✓ |
| Integrated Investments | ✓ |
| Debit Cards | ✓ |
| Checkbook | ✓ |
| On-Line Portal & Mobile Access | ✓ |
| Bill Payment | ✓ |
| Online Tracking of Expenses | ✓ |
| E-Statements and Tax Documents | ✓ |
| HSA Resources and Materials | ✓ |
| Decision Making Tools | ✓ |

| Features for Employers | |
|---|---|
| One partner for HSA, FSA, and HRA benefits | ✓ |
| Dedicated Flores Account Manager | ✓ |
| HSA Consultant Support | ✓ |
| Employee Education Support & Resources | ✓ |
| Employer Portal | ✓ |
| Reporting | ✓ |
| Integration with your HRIS, Enrollment, and Payroll | ✓ |
| Independence from Health Plan Carrier | ✓ |
| Support with HSA transfers | ✓ |

Cash Account

| Interest rate (subject to change) | APY | Min. to obtain APY |
|-----------------------------------|-------------|-----------------------|
| 0.10% | 0.10% | 0.01 - \$2,499.99 |
| 0.15% | .10% - .14% | \$2,500 - \$19,999.99 |
| 0.25% | .14% - .24% | \$20,000 or greater |

Integrated Investments

Avidia Bank HSA Investment Options

| Fund Name | Ticker Symbol | Morningstar Category | Gross Expense Ratio |
|---|---------------|-------------------------------|---------------------|
| American Funds Invmt Co of Amer F1 | AICFX | Large Blend | 0.69 |
| American Funds New Perspective F1 | NPFFX | World Large Stock | 0.84 |
| BlackRock Equity Dividend Inv A | MDDVX | Large Value | 0.97 |
| Cohen & Steers Real Estate Securities A | CSEIX | Real Estate | 1.19 |
| Dreyfus Opportunistic Midcap Value A | DMCVX | Mid-Cap Blend | 1.21 |
| Franklin Growth A | FKGRX | Large Growth | 0.90 |
| Franklin High Income A | FHAIX | High Yield Bond | 0.79 |
| Janus Henderson Venture A | JVTAX | Small Growth | 1.04 |
| Loomis Sayles Core Plus Bond A | NEFRX | Intermediate-Term Bond | 0.73 |
| MFS Conservative Allocation A | MACFX | Allocation--30% to 50% Equity | 0.94 |
| MFS Growth Allocation A | MAGWX | Allocation--70% to 85% Equity | 1.06 |
| MFS Moderate Allocation A | MAMAX | Allocation--50% to 70% Equity | 0.99 |
| PIMCO Government Money Market A | AMAXX | Money Market - Taxable | 0.33 |
| PIMCO StocksPLUS Small A | PCKAX | Small Blend | 1.13 |
| PIMCO Total Return A | PTTAX | Intermediate-Term Bond | 0.86 |
| Vanguard 500 Index Admiral | VFIAX | Large Blend | 0.04 |
| Vanguard Mid Cap Index Admiral | VIMAX | Mid-Cap Blend | 0.06 |
| Vanguard Small Cap Index Adm | VSMAX | Small Blend | 0.06 |
| Vanguard Total Intl Stock Index Inv | VGTSX | Foreign Large Blend | 0.18 |

Note: All mutual funds are offered as a no-load or no-fee to purchase fund.

Below is a link to the updated returns/performance for the previously mentioned investments

<https://hsainvestments.com/fundperformance/?p=508>

Common Accountholder Fees

| Fee Amount | Fee Amount |
|---------------------------------|--------------|
| Monthly Account Maintenance Fee | \$0 |
| Check Copies | \$0 per copy |
| Replacement Card Fee | \$0 |
| Monthly Investment Fee | \$2.50 * |

* To be eligible for the investment feature your HSA must have a minimum cash balance of \$1,000 at all times. The investment account fee will be waived, if your HSA has a monthly average balance of \$3,000 or more in the cash account of your HSA.

Un-Common Accountholder Fees

| Fee Amount | Fee Amount |
|----------------------------|-------------------------------------|
| Overdraft Fee | \$30.00 per item |
| Return Item Fee | \$30.00 per item |
| Deposit Item Return | \$5.50 per item |
| Stop Payment | \$25.00 per request |
| Treasurer's Check | \$5.00 per check |
| IRS Levy Fee | \$40.00 |
| Research | \$25.00 per hour \$15.00 minimum |
| Transfer Fees- ACH | Incoming \$0 Outgoing \$0 |
| Inactive Account Fee | \$0 |
| Dormant Account Fee | \$0 |
| Account Close/Rollover Fee | \$0 |
| Replacement Card Fee | \$0 |
| Expedited Card Fee | \$50.00 per envelope |
| Customer UPS Fee | \$0 |
| Account Closing Fee | \$0 |
| Faxing | \$0 |
| Expedited Documents | \$0 |

