



## HEALTH SAVINGS (HSA) CHECKING ACCOUNT DISCLOSURE

### ACCOUNT IDENTIFIER

A Health Savings Account (HSA) is a custodial checking account which is created for the benefit of the HSA holder (and the HSA holder's spouse and dependents if set up for a family plan). It is to be used exclusively to pay qualifying medical expenses. Your HSA account should never be in an overdrawn status. Doing so may result in the disqualification of your HSA account.

### MINIMUM BALANCE REQUIREMENT

A deposit of \$.00 is required to open this account. There is no minimum daily balance to maintain.

### FEE SCHEDULE

- **ACCOUNT MAINTENANCE FEE:** This account has no monthly maintenance fee.
- **ACTIVITY FEE:** Your Health Savings Account allows unlimited withdrawals from your account with no activity fee.
- **TRANSFER FEE:** A fee of \$25.00 will be charged to transfer your HSA to an entity other than Sunflower Bank.
- **ADDITIONAL DEBIT CARDS:** Your Health Savings Account comes with one Debit Card; additional cards are \$5.00 per card.
- **FEE SCHEDULE EXCEPTION**  
Account maintenance fees on new accounts are waived for the first statement cycle when the first statement cycle period is less than 30 days.

### TRANSACTION LIMITS

The Health Savings Account is a NOW account. The Bank reserves the right to require at least seven days written notice prior to withdrawal or transfer of any funds in the account.

### STATEMENT OPTIONS

You may choose to receive either a Paper or eStatement (including images of deposit tickets and written checks) at no charge.

### OTHER ACCOUNT PRIVILEGES AND SERVICES

You are entitled to the following complementary services:

- Standard Health Savings Account checks – (no other style of check is permitted. Must pay shipping and handling charges).
- VISA® HSA Debit Card (1 card provided to account owner, additional cards for authorized signers are \$5.00 each)
- ACH Credits for automatic deposit of contributions
- SunNet™ Personal Online Banking including bill payment and Mobile App.
- Personal Identity Theft Reimbursement Benefit – A \$1000 lifetime benefit is divided equally among joint account holders. See the ID Theft Aid disclosure for benefit details.
- Sunflower Bank VISA® Credit Card with no annual fee. (subject to approval)

### RATE INFORMATION

If your daily collected balance is more than \$0, the interest rate paid on the collected balance in your account will be \_\_\_\_\_% with an annual percentage yield (APY) of \_\_\_\_\_%.

- Your interest rate and annual percentage yield (APY) may change. At our discretion, we may change the interest rate on your account at any time.
- The daily collected balance is the balance of collected funds (less any uncleared or uncollected deposits) in your account at the end of the day.

### BALANCE COMPUTATION METHOD

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the daily collected balance in your account each day.

Additional disclosure information and a list of common fees are located on the back of this sheet.

**COMPOUNDING AND CREDITING OF INTEREST**

Interest will be compounded and credited to your account each month on the last day of your statement cycle. If the account is closed before the accrued interest is credited, it will not be paid. An account is considered closed when the ledger balance is zero.

**ACCRUAL OF INTEREST ON DEPOSITS OTHER THAN CASH**

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**ADDITIONAL ACCOUNT INFORMATION**

Health Savings Account consists of two sub-accounts, a NOW Account and a Money Market Account, which are treated as one for the purpose stated in this disclosure as well as for statement presentation. Under Federal Banking Regulations, this allows us to reclassify deposits to achieve operating efficiencies.

**Common Fees:**

Here is a list of fees that apply to your account.

<b>Early Account Closure Fee</b> There will be a charge for closing your account within 180 days of opening	\$30.00
<b>Visa® Debit Card Replacement</b>	\$10.00
<b>ATM Withdrawals at Automatic Teller Machines</b> ATM Transactions at Sunflower Bank & First National 1870 owned ATM's ATM Transaction Fee	Included \$2.00
<b>Insufficient Funds</b> <b>NSF/OD Fee Returned</b> – Checks, In-Person withdrawal, ATM withdrawal or Other Electronic means drawn on your account and Returned Unpaid, <i>Per Item</i> <b>NSF/OD Fee Paid</b> – Checks, In-Person withdrawal, ATM withdrawal or Other Electronic means drawn on your account that are Paid, <i>Per Item</i> <b>Extended Overdrawn Balance Fee (Extended OD Bal Fee)</b> – Fee assessed when account is overdrawn for 10 consecutive business days	\$36.00 \$36.00 \$25.00
<b>Chargeback Fee</b> Per Item Fee Per Hour Research Fee ( <i>when required to identify the account the item was deposited to</i> )	\$15.00 \$30.00
<b>Stop Payment Fee</b> Stop Payment of a check or electronic debit	\$36.00
<b>Dormant Fee</b> If your account has no activity* for 730 days and the balance is \$499.99 and less, a monthly fee will be charged. <i>*Activity is defined as either a deposit or a withdrawal from the account (not to include interest that is compounded to the account).</i>	\$10.00

Please see our Personal Services Fee Schedule for a list of additional services available to bank customers and any associated fees.