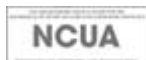


Patelco Credit Union's Health Savings Account

Patelco				
Account Details				
Interest Rate & APY				
Term	Min. Balance	APY	Rate	Dividend Paid
None	\$0.00	0.50%	0.50%	Monthly
None	\$2,000.01	1.00%	1.00%	Monthly
None	\$3,500.01	2.02%	2.00%	Monthly
How are contributions made?		Through Mail, ACH, in person at a local Patelco branch, or Employer Funding Account (online banking)		
What are the tax benefits?		Contributions are tax-deductible, qualified medical expenses are tax-free, interest earned is tax free		
Fees and Charges				
Maintenance Fee		First year fee is waived After the first year, the monthly maintenance fee is \$2.00		
Excess Contributions		No fee		
Mailing Additional Forms		No fee		
ATM/Debit Card Withdrawals		FREE on Patelco and CO-OP ATMs; \$1.25 each on other ATMs		
Withdrawal by request form (ACH)		No fee		
Cash Advance		No fee		
Overdraft/NSF		\$25.00		
Wire Transfer		Incoming Wire Fee: \$10.00 Outgoing Wire Fee: \$20.00		
Stop Payment		Checks/ACH Payments: \$15.00		
Check Printer Fee		\$7.95 for 150 checks		
Account Closure		No fee		
Health Savings Account Debit Card		FREE		
Replacement Debit Card Fee		\$10.00		



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the U.S. Government. [National Credit Union Administration](https://www.ncua.gov), a U.S. Government Agency.

