

STERLING HSA FEE SCHEDULE

| PRIMARY SERVICES | Standard Plan | Value Plan | e-Plan |
|---|---------------|------------|----------|
| <i>Monthly Management Fees</i> | \$8.75 | \$2.50 | \$2.50 |
| <i>Online Transactions</i> | | | |
| <i>Contributions & Disbursements</i> | Included | Included | Included |
| <i>Access/View Account Activity Statement</i> | Included | Included | Included |
| <i>Medical Bill Paying</i> | | | |
| <i>Online Bill Paying</i> | Included | Included | Included |
| <i>Disbursement Requests by Fax or Email (per check)</i> | Included | \$5.00 | \$5.00 |
| <i>Medical Bill Review</i> | Included | Included | \$5.00 |
| <i>Scan/Archive Medical Bills</i> | Included | Included | n/a |
| <i>Debit Card Fees</i> | | | |
| <i>First Card Issuance (two cards per issue)</i> | Included | \$5.00 | \$5.00 |
| <i>Usage (per transaction)</i> | Included | \$1.50 | \$1.50 |
| ADDITIONAL SERVICES/CHARGES | | | |
| <i>ACH Deposits (Automated Clearing House)</i> | Included | Included | n/a |
| <i>Copy of Debit Card Transactions</i> | Included | Included | Included |
| <i>Copy of Check or Statement</i> | Included | Included | Included |
| <i>Copy of IRS forms 5498sa or 1099sa</i> | Included | Included | Included |
| <i>Return of Excess Contribution</i> | Included | \$20.00 | \$20.00 |
| <i>Second (or more) Card Issuance (two cards per issue)</i> | \$10.00 | \$10.00 | \$10.00 |
| <i>Replacement of Lost Card</i> | \$15.00 | \$15.00 | \$15.00 |
| <i>Self Directed Investments</i> | | | |
| - Annual Fee - (Two transactions per year free of charge) | \$16.00 | \$16.00 | \$16.00 |
| ** Transaction fee after complimentary 2 per annum | \$10.00 | \$10.00 | \$10.00 |
| <i>Account Termination Fee</i> | \$20.00 | \$20.00 | \$20.00 |
| <i>Wire Transfers</i> | \$25.00 | \$25.00 | \$25.00 |
| <i>Check Returned Unpaid/NSF</i> | \$20.00 | \$20.00 | \$20.00 |
| <i>StopPayment</i> | \$25.00 | \$25.00 | \$25.00 |
| <i>Change of Fee Schedule Plan (first time no charge)</i> | \$10.00 | \$10.00 | \$10.00 |
| <i>Re-open suspended account</i> | \$20.00 | \$20.00 | \$20.00 |
| <i>Amend Form 1099sa or 5498sa due to accountholder error</i> | \$25.00 | \$25.00 | \$25.00 |
| <i>Account set-up fee (one time)</i> | \$35.00 | \$35.00 | \$15.00 |

** First two transactions per calendar year are free of charge. A transaction is any transfer of funds to or from an investment account.