

Account Disclosure



Earnings Rate Schedule*

Daily Balance	Rates as of 1/1/2018
\$25000 or higher.....	0.500%
\$15000 to 24999.99.....	0.425%
\$10000 to 14999.99.....	0.325%
\$5000 to 9999.9.....	0.200%
\$2500 to 4999.99.....	0.100%
\$500.00 to 2499.99.....	0.050%
\$0.00 to 499.99**.....	0.000%

*Interest rates are subject to change.

*Account Fees may reduce earnings.

** The first \$500 does not earn interest.

Summit HSA deposit account offered by National Advisor Trust Company, FSB, through Centennial Bank, Member FDIC

Summit HSA Savings Account is FDIC and can include short-term US Treasuries.

Summit HSA Investment Account not guaranteed by Custodian or insured by FDIC. May lose value.

For Current Rate and Fee information please visit our website, dpath.com/summit-nat

Additional Banking Services

Monthly Investment Option	\$1.50
(Investment Threshold is \$1000.00)	
Deposit Return unpaid	\$15.00
Overdraft/NSF per item	\$22.50
Debit Card Reissue Fee (per card).....	\$5.00
Withdrawal by paper check.....	\$3.00
Close Account Fee.....	\$25.00
Balance Transfer Fee	\$15.00
(Trustee-to-Trustee)	
Stop Payment per item	\$25.00
Wire Transfer.....	\$15.00
(Individual or Employer)	
Monthly Statement by mail.....	\$3.00
Copy of Check, Statement, 1099, 5498.....	\$5.00
Corrected IRS Filing Fee	\$10.00
(non-banking error)	

Included with your Summit HSA Account...

Online Account Access.....	No charge
Online Monthly Savings Statements.....	No charge
Online Monthly Investment Statements.....	No charge
Regular Distributions by EFT	No charge
Annual Statement by Mail	No charge
Form 1099-SA & 5498-SA by Mail.....	No charge

For more details regarding the general terms and conditions that apply to your HSA, please see the Custodial Account Agreement and Disclosures for Health Savings Accounts.