



Citizen Bank Heath Savings Account Fees & Features Guide

This Fees & Features Guide is a companion to the Health Savings Account (HSA) Deposit Account Agreement. Together, these documents constitute your Account Agreement.

Interest Rate Information

The following interest rates and annual percentage yields (“APY”) apply. Rates below are effective as of July 2010 and are subject to change at any time. Rates apply to new accounts and may not apply to existing accounts.

For daily Balances of:	Interest Rate	APY
Below \$500	1.00%	1.00%
\$500 - \$2,499.99	1.24%	1.25%
\$2500 - 4,999.99	1.49%	1.50%
\$5,000 - \$14,999.99	1.98%	2.00%
\$15,000 or higher	2.33%	2.35%

How We Determine the Interest Rate on Your Account

Your interest rate and APY may change. At our discretion, we may change the interest rate on your account every day. Interest begins to accrue on electronic deposits on the day you make the deposit. Your current interest rate and APY are available on our website or by calling the Citizens Bank HSA PhoneBank at 1-888-784-4584 or 1-888-SV4-HLTH, Monday through Friday, from 8 AM - 8 PM.

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the collected balance in your account each day. Interest begins to accrue on electronic deposits on the day you make the deposit. Interest begins to accrue on the business day you deposit checks drawn on any banking subsidiary of Citizens Financial Group and no later than the business day we receive credit for all other non-cash deposits. Interest on your account is compounded monthly and credited to your account on the day the account statement is produced each month. Fees may reduce earnings.

Standard Fees¹**One-time Set Up Fee²**

On-line Enrollment	\$15.00
Batch Enrollment	\$25.00
Transmission Enrollment	\$25.00

Monthly Account Fee³

Debit Card Only (up to 2)	\$3.50
Debit Card and Checks	\$6.00

Other Fees

Additional Copy of 1099, 5498, Check Image, Deposit Coupon, or Statement	\$7.00
Check Orders ⁴	\$6.20
Closed Account Fee	\$20.00
Copy of Debit Card Transaction Merchant Receipt	\$25.00
Corrected IRS Filing Fee (non-bank error)	\$10.00
Deposit Item Return Fee	\$10.00
Excess Contribution Distribution	\$25.00
Express Delivery Request	\$20.00
Investment Options ⁵	\$5.00
Legal Process Fee	
Special Distribution Requests, Levies, etc	\$50.00
Overdraft/Insufficient Available Funds	
Per Item	\$20.00
Replacement of Lost or Stolen Debit Card	\$25.00
Stop Payment Requests ⁶ (per item)	\$25.00

Footnotes:

- 1) Fees may change at any time without proper notice to the account holder
- 2) Fee is based on all enrollments being performed online via the Internet. This fee can be paid by the employer or employee.
- 3) Monthly Account Fee – can be paid for by the employer or employee. For the Basic service it includes a signature debit card, unlimited check transactions, monthly bank statements, contribution processing via ACH and check, 1099SA, 5498SA, or year-end status, on-line and telephone (VRU) account access. For the Plus service, all of the above plus paper statements and check writing capabilities – checks priced separately. Upon receipt of the Signature card – the Plus service will be triggered.
- 4) Citizens check book includes 25 checks, four (4) complimentary checks are provided free of charge
- 5) Investment Options - Includes choice of funds offered and unlimited transactions. **Mutual funds are not bank deposits or obligations, are not guaranteed by any bank, and are not insured or guaranteed by the FDIC. Investment in mutual funds involves risk, including possible loss of principal.**
- 6) Stop Payment Request (per item) applies to each non-consecutive check number or a series of consecutive check numbers for which the stop payment instruction is applied