

HSA FEE SCHEDULE

Family/Individual Monthly Account Fee	Free
Employer Monthly Account Fee	\$1.95
Account Setup Fee	Free
Min. Account Balance	\$0
Check Fee	\$1.50
ACH Fee	\$.95
Wire Fee	\$33.95
Stop Payment Fee	\$10
Excess Contribution Fee	\$0
Account Closing Fee	\$25
Copy of sent or canceled check Fee	\$15
Reversal of fees for alternate payment method	\$50
Re-producing tax document Fee	\$10
Deposit Research Fee	\$25

Idle Cash Earning Tiers

Tier 1	\$0-\$3,000	0%
Tier 2	\$3,001-\$7,500	0.40%
Tier 3	\$7,501-\$10,000	0.75%
Tier 4	\$10,001-\$15,000	0.85%
Tier 5	\$15,001-\$999,999	1.00%



Disclosures

Minimum Required Balances for Fees. HSA Accounts do not require a minimum balance.

Collection of Fees. If you have chosen to have the fees taken from your account, the fee will be assessed and taken from your account. If your account cash balance is insufficient to cover the fee, you will be billed for the shortfall. You will have 30 days from the invoice date to pay the account fees. If you choose to pay the annual account fee directly, you will receive an invoice for the annual fee. You will have 30 days from the invoice date to pay the fees.

Other account fees (e.g. transactions fees, shipping, postage, etc.) will be billed per your choice on the fee schedule (i.e. from account or billed to you directly). Fees from the account will be collected monthly. Fees billed are due 30 days from the invoice date.

Failure to pay fees. We reserve the right to take fees from your account. We have the right to liquidate assets in your account to pay for fees. If fees are not paid, then your account will be distributed to you at the last known value. Such a distribution may be considered taxable and will be reported to the IRS as a distribution.

Right to Change Fees. We reserve the right to change fees with 30 days advance notice. Such notice will be posted on our website or be visible from your online account, or be sent via email, or other mail.

Outside Fees. American Estate & Trust, LC may in some cases receive compensation from third party suppliers, brokers, banks, mutual funds or other organizations, based on the volume of business placed with those organizations or due to other factors.

Acknowledgment

I hereby acknowledge receipt and notice of the above HSA Fee Schedule and disclosures. By signing below, I agree to the fees and method of payment below.

Please select the method of payment for your account (you must select one. If left blank, the "from my account" option will be the default)

Deduct fees from my account

I will pay the fees directly

Name: _____ Date: _____
(Print Only)

Signature: _____

A transaction will typically consist of writing checks, wiring funds, moving funds, or acquiring assets. *Writing a single check to acquire multiple assets will equal a transaction count equal to the number of assets acquired. Writing a single check to cover multiple transactions, fees, assets, etc. will be equal to the number of transactions tied to the single check.*

All accounts are setup for online access. Online access provides visibility to all transactions and assets held in the account.

Any mail received by AET on behalf of your account will be charged this minimum fee. This fee generally covers standard mail, envelope and postage and handling. Additional fees may apply for mail that is larger or more expensive than standard mail. Additional fees may apply for multi-page documents which require scanning and special binding or packaging or registered mail.

Cashiers checks are subject to a 48 hour turnaround time. The 48-hour clock starts once we have received a complete and accurate direction of investment and all issues with the account and the transaction have been resolved. We reserve the right to not offer the cashier check if is not administratively feasible.

If you setup your account as the wrong type (e.g. fill out forms as a Traditional IRA and it is actually) an HSA, we will assess this fee for changing the account over and re-filing any documents with state and federal agencies. This fee covers changing the account type, and transmittal of 5498s, 1099-Rs and any other state or federal documents that may be impacted by the change.

If you choose to change the payment method for fees and those fees have already been collected from your account, you will be assessed this additional processing fee to return the funds to your account.

If you request that tax documents be resent or if you provide information that alters the tax documents after they have been sent or filed, this fee will apply.

In cases where we receive a deposit for your account and the deposit is not properly identified by the depositing party or institution, we will charge a fee for the time required to research and determine the origin of the funds and the correct account to credit the funds. In many cases parties that transmit funds will fail to clearly note the account to credit and such issues require that we engage various parties in order to determine the account to credit. In some cases, we will be assessed a fee by the banking institution for conducting this research. In these cases we will assess the bank fee in addition to our fee listed on this schedule.