

# COMMERCE BANK

## HEALTH SAVINGS ACCOUNT

### PRICING, FEES, AND DISCLOSURES

*The Commerce Bank Health Savings Account is an interest checking custodial account for the benefit of an eligible individual who also has a high-deductible health plan with either individual or family coverage, and desires to set aside funds into a tax advantaged savings vehicle called a Health Savings Account (HSA). Withdrawals are tax-free when used to pay for qualified medical expenses for you and your dependents. The HSA is a valuable tool to help you save for medical expenses – both now and in the future.*

<b>Account Set Up Fee</b>	<b>\$20</b>
<b>Monthly Service Charge</b> <i>Service charge waived on balances of \$1,500 and over</i>	<b>\$3</b>
<b>Optional Paper Statement (monthly)</b> <i>Electronic statement provided free of charge</i>	<b>\$2.50</b>
<b>Account Close Fee</b> <i>Assessed only if account is closed within 2 years of opening</i>	<b>\$25</b>
<b>Debit Card</b> <i>Replacement fee or for cards ordered that are not part of HSA application process. There is no charge for cards ordered during application process.</i>	<b>\$5</b>

**Other important information about your Commerce Bank Health Savings Account:**

- **No minimum opening deposit required**
- **No annual fee**
- **Interest Tiers:**
  - \$0 - \$2,499**
  - \$2,500 - \$9,999**
  - \$10,000 and Above**

**Services Offered with your HSA Account:** *Free Online Bill Pay*  
*Free HSA Visa Debit Card*

#### **Offer Details and Disclosures**

The above fees apply specifically to the Commerce Bank Health Savings Account. For other applicable fees and services which may apply to this account, please see the second page of this document and / or our Deposit Agreement. Checks are not available in this account.

**Other applicable fees and services which may apply to your Health Savings Account:**

Dormant Account Fee (18 months of inactivity and for accounts less than \$1,000)	\$5
Expedited Debit Card Request	\$30
Garnishment / Levy	\$50
Overdraft / Insufficient Funds (Daily Maximum \$240)	\$36 per occurrence
Stop Payment Order	\$30
Wire Transfer	\$12 Incoming Wires \$40 Outgoing Wires

---