

**TRUTH IN SAVINGS**  
**Health Savings Checking Account Disclosure**



**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or greater than \$0.01 but less than \$2,500.00	0.550%	0.55%
2	Equal to or greater than \$2,500.00 but less than \$5,000.00	0.650%	0.65%
3	Equal to or greater than \$5,000.00	0.750%	0.75%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$50.00 to open this account.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**PROCESSING ORDER.** Transactions may not be processed in the order they occur. Checks presented over the counter will be paid in the order they are processed, before inclearing items. Inclearing checks will be paid in check number order on the business day the file is received. ACH (Automated Clearing House) transactions are processed on the business day the files are received from the Federal Reserve Bank. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest is calculated for the first day of deposit, but is not calculated for the day a withdrawal is made. Interest begins to accrue on the next business day after a non-cash item is deposited (for example, checks).

**TRANSACTION LIMITATIONS.** Can not be used as collateral for Share Loans, no custodian (OTMA) accounts, no more than 3 signers on an account, no monthly interest checks.

FFL reserves the right to require that a customer give 7 days prior written notice of any intended withdrawal.

May be subject to hold on non-cash deposits.

**HEALTH SAVINGS ACCOUNT.** Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** Accounts overdrawn more than 60 consecutive calendar days may be closed.

The following fees may be applied against your account should you use any of the following services:

A set-up fee of \$10.00 will be charged at account opening.

If a promotional bonus is paid that requires direct deposit, the direct deposit must recur monthly for at least six months or a penalty in the amount of the bonus may be assessed.

**FEES AND CHARGES.** Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.