

TRUTH IN SAVINGS DISCLOSURE

HEALTH SAVINGS ACCOUNT (HSA)

Variable Interest Rate Information:

- The interest rate and annual percentage rate for your account depends upon the applicable rate tier below. The interest rate and annual percentage yield for these tiers may change.
 - If your average daily balance is \$5,000 or more, the interest rate paid on the entire balance in your account will be 0.50% with an annual percentage yield of 0.50%.
 - If your average daily balance is more than \$999.99, but less than \$5,000, the interest rate paid on the entire balance in your account will be 0.35% with an annual percentage yield of 0.35%.
 - If your average daily balance is \$999.99 or less, the interest rate paid on the entire balance will be 0.15% with an annual percentage yield of 0.15%.
- **Determination of rate** – At our discretion, we may change the interest rate on your account.
- **Frequency of rate change** – We may change the interest rate on your account at any time.
- **Interest begins to accrue** on the business day you deposit noncash items (for example, checks).
- **Compounding and crediting** – Interest will be compounded every month. Interest will be credited to the account every month.
- **Effect of closing an account** – If you close your account before interest is credited, you will receive the accrued interest.
- **Balance computation method** – We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Additional Terms:

- **Posting order of debits will be:** Electronic debits will post first, and then checks will post in numeric order.
- **Checks are retained by the bank** and not returned in the monthly statement.
- **Closing fee:** \$15.00 for accounts closed within 90 days of account opening
- **Transfer fee out of CNB HSA:** \$40.00
- **Foreign ATM transaction:** \$2.00 per transaction when you use a machine not owned or operated by County National Bank
- **Inactivity fee:** If the account balance falls below \$100 and is inactive for 12 months, a monthly inactivity fee of \$5.00 will be assessed to your account each month as long as there are funds remaining. If the account has less than the \$5.00 fee available, we will debit the remaining available balance in the account, and the account will be closed.