



This is important information about your account with:

Washington Trust Bank  
PO Box 2127  
Spokane, WA 99210-2127  
(800) 788-4578

HEALTH SAVINGS ACCOUNT

## Truth-In-Savings Disclosures

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### Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The interest rate(s) and annual percentage yield(s) are shown on the current Rate Sheet and may change at any time.

**Additional Rate Information.** Annual Percentage Yield (APY) assumes principal and interest remain on deposit for one year. The minimum balance required to obtain the stated Annual Percentage Yield is calculated based on the collected balance in the account. Any fees charged on these accounts could reduce earnings.

**Crediting Frequency.** The interest will be credited into this account Depending on the statement end date if interest earned is greater than interest paid the difference of the interest earned will be paid on the following statement.

**Compounding Frequency.** The interest will be compounded daily.

**Daily Balance Computation Method.** The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest on Noncash Deposits.** The interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

**Minimum Balance to Open.** The minimum balance required to open this account is \$50.00.

**Minimum Balance to Obtain the Disclosed Annual Percentage Yield.** You must maintain a minimum daily balance of \$1.00 in your account each day to obtain the disclosed annual percentage yield.

**Minimum Balance to Avoid a Fee.** \$4 Monthly Service Charge refund each statement period that you receive an eStatement or have a minimum average ledger balance of \$1,000 or more.

**Deposit(s) Limitations.** Please refer to the IRS HSA Contribution Limits.

**Fees and Charges.** The following fees and charges apply to this account:

- Returned Item Fee: Overdrafts and negative balances are prohibited in HSA accounts. All items will be returned and no fees will be charged if the account becomes overdrawn.
- Non-Washington Trust Bank ATM Fee: None; The HSA debit card is exclusively for paying your or your family's qualified medical expenses.
- Monthly Service Charge: \$4 charged monthly.

**Additional Terms.** The following additional terms apply to this account:

**Account Eligibility:** Individual or Family HSA plans are available with a qualified High Deductible Health Plan (HDHP)

**Account Eligibility:** Health Savings Account can be opened if you have a qualified High Deductible Health Plan. Eligibility is not dependent on whether you are employed, self-employed or unemployed. You can have no other health coverage; cannot be enrolled in Medicare; and cannot be claimed as a dependent on another person's tax return. Ask a branch representative for a copy of the HSA Quick Reference Guide or Health Savings Account FAQ Brochure for more information on Health Savings Accounts.

**Eligibility:** The customer is responsible for determining their eligibility and allowable annual HSA contribution and whether their qualified medical expenses are eligible for reimbursement from their HSA. Encourage the customer to consult a tax professional to determine their eligibility and for guidance on qualified distributions

**Health Savings Account (HSA):** An interest-bearing deposit account specifically designed for customers with qualified high deductible health plans (HDHP). This tax-free checking account allows customers to save money to pay for current or future health care expenses like doctor visits, prescriptions, dental care, and vision expenses. Health Savings Accounts also provide customers with the potential to build a savings for future health care costs. HSA funds do not need to be spent each year and can be built up to pay for future qualified expenses.

**High Deductible Healthcare Plan (HDHP):** A health insurance plan with lower premiums and higher deductibles than a traditional health plan. Being covered by an HDHP is also a requirement for having a health savings account. Some HDHP plans also offer additional "wellness" benefits, provided before a deductible is paid.

Please refer to the Common Features (Limits and Fees) for additional fees which may apply.

Terms referenced throughout this document are defined in detail within the Personal Account Terms and Conditions.

## Account Disclosure Definitions

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**Average Ledger Balance:** is calculated by adding the balance in the account for each day of the statement period and dividing that figure by the number of days in the period.

**Collected Balance:** is the balance in the account at the end of the day as shown on our records of the Bank, calculated by adding the deposits to and subtracting the withdrawals and any collectable float from the beginning balance of the day.

**Ledger Balance:** is the balance in the account at the end of the day as shown on our records of the Bank, calculated by adding the deposits to and subtracting the withdrawals from the beginning balance of the day.

**Minimum Ledger Balance:** the lowest end-of-day balance in an account during a statement cycle; a certain minimum daily balance is often required with interest-bearing accounts to avoid a monthly maintenance fee.

**Prior Month's Combined Minimum Ledger Balance:** is the combined balances based on the prior month's lowest daily balance of the account during the 30-day statement period.

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