



Health savings account (HSA) fee schedule

The fees listed below are for your HSA, administered by Inspira Financial. Members will find additional information on these fees in the HSA Custodial Agreement (“Agreement”). These are member-paid fees and are visible on our website at inspirafinancial.com. Members can log in to view this fee schedule and the HSA Custodial Agreement at any time.

Description	Fee	Helpful tips
Monthly account maintenance	\$5.00	You will incur this fee if you’re no longer enrolled in an employer sponsored health savings account.
Investment asset-based fee	0.03%	You will incur this fee if you open and fund an investment account. The fee is deducted quarterly from your investment account and is based on the prior quarter’s average invested balance. *
Mailed monthly account statement	\$1.50	You will incur this fee only if you decide to have your statements mailed to you. You will not incur this fee if you continue to receive your statements online.
Account closure	\$25.00	You will incur this fee when you close your HSA.
Non-sufficient funds (per occurrence)	\$25.00	You will incur this fee every time you overdraw your account. To help avoid this fee, make sure that you have enough funds in your HSA before you make a payment.
Deposit item returned (per occurrence)	\$25.00	You will incur this fee if you make a deposit and it’s rejected. To help avoid this fee, make sure you have enough funds in your personal bank account.

*Maximum fee is \$10 per month, or \$30 per quarter.

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