

A GUIDE TO YOUR ACCOUNT
HEALTH SAVINGS

ACCOUNT
DETAIL

	Relationship Health Savings Account ¹	Health Savings Account ²
Interest Bearing	Yes	Yes
Minimum Deposit Needed to Open Account	\$0	\$0
Monthly Maintenance Fee	\$0	\$3
Initial Set up Fee	\$0	\$0
Checks	Free Bank Logo Checks	Free Bank Logo Checks
① ATM	\$0	\$0
Non - ① ATM	\$2 - Balance Inquiry or Transfer \$3 - Cash Withdrawal (per transaction)	
Dormant Account	\$10 - To be charged every month the account is dormant as provided for in the Deposit Agreement.	
Foreign Currency Exchange ³	Depends upon currency and date of exchange	
Photocopy of Check	\$2	\$2
Research Fee	\$25 per hour with a one hour minimum	
Stop Payment Fee	\$33 per Check, ACH, Billpay, or Pre-authorized Visa Debit Card Transaction \$33 per Renewal	
Statement Processing	\$5 - Copy of Statement (per statement) \$7 - Duplicate Statements (per statement) \$5 - Hold Statement at Bank (per statement) \$10 - Returned Statements (per statement)	
Statement Reconciliation	\$0 - Current Month \$25 - Previous Months (per hour with a one hour minimum)	
Overdraft Item Fee	\$33 for each item we pay (maximum of 4 per day). • This fee applies when your account is overdrawn by more than \$20 at the end of the business day and the amount of the item exceeds \$20. • Example: You write someone a check and we pay it even though you didn't have enough money in your account. The item was for more than \$20 and your account became overdrawn by more than \$20 at the end of the business day.	
Returned Item Fee	\$33 for each item we do not pay (maximum of 4 per day). • This fee applies when the amount of the item we return exceeds \$20. • If an item has been previously returned and charged the Return Item Fee, and is later represented for payment and subsequently returned, another Return Item Fee will be charged (subject to the max of 4 per day). FNBO cannot control the number of times an item may be presented to FNBO for payment. Example: You write someone a check for more than \$20 and we return it to them unpaid because you didn't have enough money in your account.	
When your Deposits are Available	• Funds from some deposits may not be available for immediate withdrawal. Please refer to your Deposit Agreement for our Funds Availability Policy.	
Incoming	\$0 - There is no charge for incoming wires	
Outgoing Domestic	\$15 - For outgoing domestic wires	
Outgoing Foreign (US Funds)	\$35 - For outgoing foreign wires using US funds	
Outgoing Foreign (Foreign Funds)	\$25 - For outgoing foreign wires using foreign funds	

ATM &
OTHER
FEES

OVERDRAFT
FEES

DEPOSIT
INFORMATION

WIRE
TRANSFERS

A GUIDE TO YOUR
INTEREST-BEARING ACCOUNT

- Interest begins to accrue on the business day we receive credit for the deposit of non-cash items/collected balances.
- Interest is calculated using the daily balance method. This method applies a daily periodic rate to the principal balance in the account each day.
- Interest is compounded and credited monthly.
- Where noted, the applicable minimum balance must be maintained each day to obtain the disclosed Annual Percentage Yield (APY).
- Interest rates and APYs may change. Interest rates may change daily at our discretion. Current interest rates and APYs are shown on the rate sheet.
- Fees may reduce earnings.
- Interest accrued will be paid, without penalty, at account closing.

FIRST NATIONAL HEALTH SAVINGS ACCOUNT ADDENDUMS

You assume sole responsibility for all tax consequences associated with your contributions, determining your eligibility, and ensuring that such contributions are in compliance and do not exceed the annual maximum amount. You understand that it is not the custodian's responsibility to determine whether contributions to your HSA exceed the annual limit.

Contribution limits are as follows:

	Calendar Year 2020		Calendar Year 2021	
	Self Only	Family	Self Only	Family
Annual HSA Contribution Limit	\$3,550	\$7,100	\$3,600	\$7,200
HDHP Minimum Deductible	\$1,400	\$2,800	\$1,400	\$2,800
HDHP Out-Of-Pocket Limit (includes deductibles, co-payments, and other amounts but not premiums)	\$6,900	\$13,800	\$7,000	\$14,000
Catch Up Contribution Limits (available to customers 55 years old and above)	\$1,000		\$1,000	

- These amounts are subject to cost-of-living adjustments. Unless directed otherwise in writing, we will consider contributions made during a calendar year as contributions for that year.
- You are responsible for determining whether your contributions to your HSA have exceeded the maximum annual contribution amount.
- Fees shall be deducted directly from your HSA assets. The payment of fees are included as part of your annual contribution limit.
- You understand that the custodian/trustee is not responsible for determining whether your distribution is for payment/reimbursement of qualified medical expenses.
- In the event your HSA account becomes overdrawn because a withdrawal or transfer of funds from your HSA is greater than the available balance of funds in your HSA, we may return the item unpaid. A withdrawal or transfer includes any transaction that debits your account, regardless of the form of transaction (e.g. checks, debit cards, fees or charges). If your account becomes overdrawn, your account may be converted to a taxable account (Free Checking).
- It is important for you to note that under certain situations deposits may result in your HSA having an excess contribution, which may have tax implications.
- You should consult your personal tax advisor with respect to any potential tax consequences regarding deposits made to and/or withdrawal made from your HSA account, including tax implications of a converted account.
- We may deduct the insufficient fund fees (which include Return Item Fee and Overdraft Item Fee) shown in the Fee Schedule from your HSA. If we sue to collect on any overdraft, we shall be entitled to collect all costs and expenses of the suit from you or any of your heirs, successors or assignees.
- If you designate a signer on your account, you are responsible for transactions initiated by the designated signer.
- We will provide you with annual statements on the distributions from and contributions to your account.

ADDITIONAL INFORMATION

The words "you" and "your" refer to all persons named on the application for an account, on the account agreement/signature card for an account, on any checks or cards for an account, or who sign or use any checks or cards on an account. The words "we" and "us" refer to First National Bank of Omaha, FNBO, and FNBO Direct.

- 1 Must maintain a Free Checking, Premier Checking, or Employee Checking (limited to FNNI employees).
- 2 Related checking account does not qualify for relationship benefits.
- 3 Contact Global Banking at (800) 228-4411 for applicable fee information.