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HEALTH SAVINGS ACCOUNT
HEALTH SAVINGS ACCOUNT CDs

HEALTH SAVINGS ACCOUNT

A Guide to Your Personal Health Savings Accounts

Western States Bank Health Savings Accounts

FNBO Health Savings Accounts

		HEALTH SAVINGS ACCOUNT	HEALTH SAVINGS ACCOUNT CDs	HEALTH SAVINGS ACCOUNT
Key Account Terms & Fees	Minimum to Open	\$50	\$50	\$0
	Monthly Maintenance Fee	\$0-\$3	\$0-\$3	\$3
	How to Avoid Monthly Maintenance Fee	Does Not Apply	Does Not Apply	Does Not Apply
	Pay Interest	Yes	Yes	Yes
Overdraft Fees	Overdraft Service	Does Not Apply	Does Not Apply	<p>This service tells us in advance how to handle transactions that overdraft your account. The Overdraft Service on these accounts is Return All. This means we will attempt to return or decline transactions that may overdraw your accounts. Fees may be charged by merchants who have items returned to them unpaid</p> <p>\$20 for each item we pay with a maximum of 4 per day. This fee applies when your account is overdrawn by more than \$20 at the end of the business day or the amount of the item exceeds \$20.</p>
	Overdraft Item Fee	\$20 for each item with no maximum	\$20 for each item with no maximum	

