

HSA Money Market Account

Add value to your high-balance HSA with the increased earning power of a Money Market Account.

Here's What You Get:

- 4 levels of tax advantaged earnings:
 - \$4,999.99 or less
 - \$5,000.00-\$9,999.99
 - \$10,000.00-\$19,999.99
 - \$20,000.00+

- *Interest Rates and Annual Percentage Yields (APY) are calculated according to your daily account balance and are variable.
- Safety and security with FDIC Insurance
- Liquidity of Funds and Guaranteed Returns
- Automatic transfers from checking to HSA Money Market**
- No monthly maintenance fee when \$5,000 daily account balance is maintained (\$15 fee if not met)

Please check with an Client Service Rep or Personal Banker for current Interest Rates and Annual Percentage Yields (APY).



Deposit Services:

- Personal & Business Checking
- Health Savings Accounts
- Kids Savings Accounts / Teen Checking
- Debit/ATM Card
- Free transactions at ATMs with a Blackhawk Bank logo, plus 4 free transactions at *foreign ATMs
*(*Not owned or co-operated by Blackhawk Bank.)
Foreign ATM fee for transactions exceeding 4 per statement cycle is \$2.00 each.*
- Savings & Money Market Accounts
- CDs, IRAs, Financial Planning
- Goal Setter Account
- Direct Deposit
- Automatic Fund Transfers

eServices:

- **Go to blackhawkbank.com:**
Learn about products, services, online safety & much more!
- Online Banking offers Bill Pay, Alerts, Histories, Deposit/Withdrawal Verification, Check Clearing, Transfers including Person-to-Person and Bank-to-Bank, Loan Payments & more
- Mobile Banking
- Mobile Check Deposit
- Online Account Opening
- Bank by Phone - Call 888.769.2600
- eStatements & Notices

Loan Services:

- Installment Loans
- Home Loan Counseling, Mortgage Pre-qualification
- Mortgage Loans with Local Service After Closing
- Home Equity Loans & Lines of Credit
- Automatic Loan Payments from Blackhawk Checking
- VISA Credit Card
- Business Loans

Normal underwriting standards apply to loans & credit accounts.



608.364.8911 | 800.209.2616 | www.blackhawkbank.com | Bank-by-Phone: 888.769.2600

*Interest rates and annual percentage yields for the HSA Money Market Account are variable and may change any time at the bank's discretion. Rates may change before or after the account is opened. Call 800-209-2616 for current interest rate and annual percentage yield information. The minimum balance to open a HSA Money Market Account is \$5,000.00. There is no monthly maintenance fee if you maintain a minimum daily balance of \$5,000. A monthly maintenance fee of \$15.00 will be imposed every statement cycle if the balance in the account falls below \$5,000 any day of the cycle. Interest is compounded and credited to your account every month. We use the daily balance computation method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Accrual of interest on non-cash items (checks, for example) begins no later than the day we receive credit for the deposit of non-cash items. At any time you may make automatic transfers to your HSA Money Market Account. HSA eligibility requirements: You must be enrolled in an HSA Qualified Health Plan, have no other Health Insurance, are not enrolled in Medicare and are not claimed on someone else's tax return. At the time of release, HSA tax advantages are Federal. Consult with your tax advisor regarding any applicable state tax advantage.

**Transaction Limitations - Federal law requires that an Account Holder make no more than six (6) transfers or withdrawals during any statement cycle from a Savings or Money Market Account. The kinds of withdrawals covered are those made by means of preauthorized transfers and withdrawals made by check, draft, debit card, or similar order payable to third parties. One withdrawal / transfer is allowed without a fee; additional withdrawals / transfers within the statement cycle are subject to a \$5.00 Excess Withdrawal Fee each. Violations of this limit on more than an occasional basis will result in the account being transferred to another transaction-type account. We reserve the right to at any time require not less than 7 days notice in writing before each withdrawal from an interest bearing savings account other than a time deposit, or from any other savings account as defined by Regulation D. Should you transfer your HSA Money Market Account to another Custodian, a transfer fee of \$25 will apply. If you close your HSA Money Market Account, a \$5.00 Cashier's Check Fee will be imposed. Check printing fee depends on the style selected; fees may reduce earnings.

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