Account Guide



Health Savings Account

Tier Level	Balance Range
Tier 1	<\$1,000
Tier 2	\$1,000-\$4,999
Tier 3	\$5,000-\$9,999
Tier 4	\$10,000 or More
Terms	
Minimum Opening Deposit	\$100
Minimum Balance to Avoid Monthly Service Charge	\$0
Balance Used to Calculate Monthly Service Charge	N/A
Monthly Service Charge	\$0
Qualification for Account Type	Individuals with Qualifying High Deductible Health Plans
Interest Calculated*	Daily Balance Method
Interest Credited	Monthly
Interest Compounded	Monthly

Features & Benefits

- 1st Order of Bank Checks (25 count) Complimentary
- Visa® Debit Card
- Online Banking and eStatements
- Mobile Banking

Phone: (831) 264-4000

- Combined Statement Available with Checking or Savings Account with Identical Ownership
- 1. Refer to our separate Schedule of Rates for Personal Accounts for current interest rates.
- 2. Refer to our Schedule of Consumer Fees and Charges for additional fees and charges.
- 3. Refer to the HSA Health Savings Account Custodial Booklet, the Truth in Savings Disclosure and the Terms and Conditions of Your Account for additional terms and conditions.

*The Daily Balance Method applies a daily periodic rate to the principal in the account each day.