

## HEALTH SAVINGS ACCOUNT

**Rate Information:** This account is an interest bearing account. The interest rate is based on the entire balance in the account with the following tiers considered: If the daily balance is more than \$24.99 but less than \$2,500.00; daily balance greater than \$2,499.99 but less than \$5,000.00; daily balance greater than \$4,999.99 but less than \$10,000.00; or daily balance greater than \$9,999.99.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time on a monthly basis. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded daily and will be credited to the account quarterly. (Contact Granite Bank for the current interest rate.)

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 for each day in the year. You must maintain a minimum balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield.

**Limitations:** You must deposit \$25.00 to open this account.

**Account Fees:** Service charge of \$2.00 per month. Minimum balance of \$25.00 required. If balance falls below \$25.00, there will be an additional \$2.00 per month service charge. The following fees applies to this account: Health Savings Account Check orders.