

HEALTH SAVINGS ACCOUNT ADMINISTRATIVE SERVICES AGREEMENT

This Health Savings Account Administrative Services Agreement ("Agreement") is entered into by and between **County of Calhoun** ("Employer") and Discovery Benefits, Inc. ("DBI") as of **1/1/2016** ("Effective Date").

RECITALS

Health Savings Accounts ("HSAs") will be established by or on behalf of Employer's employees (the "Employees").

Employer desires DBI to assist in its administration of the HSAs on the terms outlined below.

- DBI will perform certain recordkeeping and nondiscretionary administrative services;
- Contributions made by or on behalf of Employees are placed in a DBI account and then transferred to the account for the HAS; and
- Healthcare Bank, a division of Bell State Bank & Trust, will serve as custodian of these accounts.

Now, therefore, for good and valuable consideration, the parties agree as follows:

ARTICLE 1 – SCOPE AND PURPOSE

This Agreement is limited in scope and purpose to establishing the terms and conditions for the transfer of payroll deductions and Employer contributions (if applicable) to HSAs of Employees.

This Agreement may permit the payment of service fees, which are DBI fees and Healthcare Bank fees, by Employer on behalf of Employees only as stated in **Exhibit A**.

Nothing in this Agreement shall modify or amend the terms of any HSA trust agreement entered into between Healthcare Bank and Employees. See Exhibit B for the summary of the HSA features.

Employer acknowledges and agrees that each Employee, and not DBI, will be responsible for, and DBI shall have no liability in connection with:

- Determining that the employee is eligible to maintain an HSA and make contributions under applicable tax laws;
- Ensuring that all distributions the employee makes are permitted under said laws;
- The tax consequences of any contributions (including rollover contributions) and distributions;
- Paying any fees applicable to the HSA; and
- Complying with all requirements and terms and conditions in connection with the HSA imposed or established by DBI or Healthcare Bank.

ARTICLE 2 – OPENING OF ACCOUNTS

In accordance with procedures to be agreed upon by the parties, Employer will: (i) advise Employees who wish to participate in Employer's HSA program that they will be required to enroll in an HSA through electronic procedures established by DBI; (ii) provide each such Employee with all applicable DBI notices, forms, and disclosures; and (iii) provide to DBI at such time and in such format as DBI requires information with respect to the Employees who are participating in Employer's HSA program.

Employer represents and warrants that the information it provides to DBI under this Agreement will be true and complete.

DBI shall not be responsible for the accuracy of such information or for its HSA opening or maintenance activities based on information received from Employer.

Employer represents and warrants that it will request DBI to open an HSA only for those Employees who have indicated the intent to open such account.

DBI reserves all rights to decline to open or activate any HSA or to close any HSA insofar as its practices and procedures have not been properly observed by Employer or the Employee.

ARTICLE 3 – FUNDING OF ACCOUNTS

On a schedule and in the form to be agreed upon by the parties, Employer shall remit to DBI the funds to be deposited into the HSA of each Employee and provide accompanying data, which accurately indicates each HSA and the dollar amount to be credited to each such HSA. DBI shall have no liability for any funds not received by DBI or for any errors in crediting HSAs based on the data provided by Employer, including where such contributions are set up as automated recurring contributions pulled from Employer's bank account. As soon as administratively practicable, Healthcare Bank will transfer Employer contributions into the HSAs of the Employees. As applicable, Employer contributions shall be allocated first to pay applicable administrative and account maintenance fees attributable to HSAs of the Employees and second to the HSAs of the Employees. Once contributions are deposited in the HSAs of the Employees, the funds may be withdrawn or transferred from an HSA solely upon the instruction of Healthcare Bank and the respective Employee. In no event shall DBI be obligated to return any HSA funds to Employer.

ARTICLE 4 – MISTAKEN EMPLOYER CONTRIBUTIONS

Neither DBI nor Healthcare Bank assumes any responsibility for mistaken Employer contributions. Employer acknowledges and agrees that Internal Revenue Service (IRS) regulation requires that HSA contributions be nonforfeitable, meaning the IRS will allow the reversal of mistaken employer contributions in two instances:

- When there is a mistake in the eligibility to establish an HSA and the employee was never eligible for HSA contributions; and
- When the contribution exceeds the annual HSA maximum contribution.

ARTICLE 5 – ACCOUNT MAINTENANCE

In order to administer and maintain the HSAs, from time to time in accordance with procedures to be agreed upon, Employer shall submit to DBI certain information concerning the status of Employees and HSA contributions and DBI may provide certain information about the HSAs to Employer. Employer acknowledges that DBI may rely upon all information provided by Employer in maintaining and administering the HSAs. Employer shall be responsible for all costs and expenses incurred by DBI for error correction or other activities undertaken by DBI at Employer's request or as a result of erroneous information provided by Employer to DBI. If requested, Employer shall certify to DBI the personnel authorized by Employer to receive and furnish information under this Agreement.

ARTICLE 6 – ACCOUNT CLOSURES

DBI will close an HSA only upon the instructions of the respective Employee. Notwithstanding anything to the contrary herein, at its discretion, DBI may refuse to open, or may close any previously established HSA for which the Employee is unable or unwilling to sign DBI forms or otherwise agree to the terms and conditions related to such HSA or otherwise violates any terms thereof. Employer acknowledges that upon any such closure, funds in the HSA will be returned to the Employee or forwarded to another financial institution upon instructions of the Employee (unless the mistaken employer contribution rules apply, in which case the funds will be returned to the Employer). Employer further acknowledges that such closure may result in tax consequences for which the Employee shall be solely responsible (and for which the Employer will be responsible for applicable tax reporting consequences).

ARTICLE 7 – FEES PAID BY EMPLOYER

Employer shall pay service fees directly to DBI (outside of the HSAs) within thirty (30) days following Employer's receipt of the statement of service fees. Interest may be charged on the amount of all past due fees at the rate of 1 1/2% per month or, if lower, the maximum allowable rate under applicable law. If Employer fails to pay fees within sixty (60) days following Employer's receipt of the statement of service fees, and upon written request of DBI to

Healthcare Bank, fees (including interest on past due fees) may be deducted directly from the HSAs to which they relate, provided that no amount may be deducted from an HSA to cover unpaid fees from other HSAs.

ARTICLE 8 – EMPLOYEE DATA

Employer represents that all Employees for whom data is provided by Employer have been positively identified through either:

- Internal Revenue Service I-9 forms completed by Employees if hired after November 6, 1986; or
- For employees hired before that date, review by Employer of the Employees' driver's licenses or other government-issued identifying documentation evidencing nationality or residence and bearing a photograph or similar safeguard.

Employer further represents that the Employees have certified their authorization to work in the United States and have furnished their social security or other taxpayer identification numbers which Employer will provide to DBI for the purposes of establishing HSAs.

ARTICLE 9 – EMPLOYER REQUIREMENTS

Employer represents and warrants that it does not:

- Limit the ability of eligible individuals to move their funds to another HSA beyond restrictions imposed by the Internal Revenue Code of 1986, as amended (the "Code");
- Impose conditions on uses of HSA funds beyond those permitted under the Code;
- Make or influence the investment decisions with respect to funds contributed to an HSA;
- Represent that HSAs are an employee welfare benefit plan established or maintained by Employer; or
- Receive any payment or compensation from DBI in connection with an HSA.

To the extent applicable, the HSA comparability testing under Code Section 4980G is the responsibility of Employer to complete. For an additional charge, DBI may provide such testing services for the HSA, including re-running a test that is failed. Employer must provide DBI with the information necessary (and in the file format required by DBI) to perform any such testing services.

ARTICLE 10 – ACTIVITIES OUTSIDE THE SCOPE OF DBI AND HEALTHCARE BANK RESPONSIBILITY

DBI assumes no responsibility or authority under this Agreement for:

- The design, funding or operation of any Employer-sponsored health and welfare benefit plan or for compliance of any such plan with ERISA, including any aspect of the Consolidated Omnibus Budget Reconciliation Act of 1985 ("COBRA");
- Duties incumbent upon a "plan sponsor" or "covered entity" under the HIPAA privacy and security rules;
- Funding of claims for benefits under any HSA or employee benefit plan or the payment of fees to third parties providing services or products to Employer or its Employees;
- Funding of any contributions; or
- Insuring or underwriting any liability to provide benefits under any employee benefit plan.

ARTICLE 11 – TERM OF AGREEMENT

(a) Duration

The term of this Agreement shall commence as of the Effective Date and shall continue for a period of twelve (12) months (the "Initial Term"). This Agreement shall automatically renew for another twelve (12) months at the end of the Initial Term and every twelve (12) months thereafter unless terminated pursuant to this Article 11.

(b) Termination Without Cause

This Agreement may be terminated at any time during the Initial Term or any renewal term by Employer or by DBI without cause and without liability with written notice of the intention to terminate to be effective as of a date certain set forth in the written notice, not fewer than sixty (60) days from the date of such notice.

(c) Automatic Termination and Termination With Cause

The Agreement shall automatically terminate:

- If any law is enacted or interpreted to prohibit the continuance of this Agreement, upon the effective date of such law or interpretation;
- If any monthly administrative fee remains unpaid to DBI beyond thirty (30) days past the due date, upon notification by DBI to Employer in writing that DBI intends to exercise its option to enforce this provision; or
- If at any time Employer fails to provide funds for the payment of Plan benefits.

If either party is in default under any provision of this Agreement, the other party may give written notice to the other party of such default. If the defaulting party has not used good faith efforts to cure such breach or default within thirty (30) days after it receives such notice, or if good faith efforts to cure have begun within thirty (30) days but such cure is not completed within sixty (60) days after receipt of the notice, the other party shall have the right by further written notice (the "Termination Notice") to terminate the Agreement as of any future date designated in the Termination Notice.

(d) Charges

Employer shall pay all charges or fees that have accrued up to the date of the termination within thirty (30) days after the date of the termination.

ARTICLE 12 – CONFIDENTIALITY AND INTELLECTUAL PROPERTY

- (a) For purposes of this Article 12, "confidential information" shall mean any information identified by either Party as "Confidential" and/or "Proprietary", or which, under the circumstances, ought to be treated as confidential or proprietary, including non-public information related to the disclosing party's business, employees, service methods, software, documentation, financial information, prices and product plans. Neither DBI nor Employer shall disclose confidential information of the other party. The receiving party shall use the same degree of care as it uses to protect its own confidential information of like nature, but no less than a reasonable degree of care, to maintain in confidence the confidential information of the disclosing party. The foregoing obligation shall not apply to: any information that is at the time of disclosure, or thereafter becomes, part of the public domain through a source other than the receiving party; is subsequently learned from a third party that does not impose an obligation of confidentiality on the receiving party; was known to the receiving party at the time of disclosure; was generated independently by the receiving party; or is required to be disclosed by law, subpoena or other process. DBI may disclose Employer's or the Plan's confidential information to a governmental agency or other third party to the extent necessary for DBI to perform its obligations under this Agreement or if Employer has given DBI written authorization to do so. DBI reserves the right to independently use its experience and know-how, including processes, ideas, concepts and techniques developed in the course of performing services under this Agreement. DBI represents and warrants that it has implemented and maintains a written and comprehensive information security program, and complies with all applicable law and regulation, including without limitation state privacy and data security law and regulation, such as the Massachusetts Standards for the Protection of Personal Information of Residents of the Commonwealth (201 C.M.R. 17.00).
- (b) All materials, including, without limitation, documents, forms (including data collection forms provided by DBI), brochures, and online content ("Materials") furnished by DBI to Employer are licensed (not sold). Employer is granted a personal, non-transferable, and nonexclusive license to use Materials solely for Employer's own internal business use. Employer does not have the right to copy, distribute, reproduce, alter, display or use these Materials or any DBI trademarks for any other purpose. Employer shall use

commercially reasonable efforts to prevent and protect the content of Materials from unauthorized use. Employer's license to use Materials ends on the termination date of this Agreement. Upon termination, Employer agrees to destroy Materials or, if requested by DBI, to return them to DBI.

ARTICLE 13 – RELIANCE BY DBI

- (a) Employer has authorized and instructed DBI in this Agreement to implement its standard administrative procedures to provide services in accordance with this Agreement. DBI shall be fully protected in relying upon representations by Employer set forth in this Agreement and communications made by or on behalf of Employer in effecting its obligations under this Agreement. Employer and DBI agree that if Employer instructs DBI with a specific written request (in a format acceptable to DBI) to provide services in a manner other than in accordance with DBI standard forms and procedures, DBI may (but need not) comply such a request. This would include any Employer request to add a vendor link to the consumer portal. To the extent that DBI complies with such requests, Employer and not DBI shall be solely responsible for DBI's action so taken, and Employer agrees to hold DBI harmless from and against any and all liability, damages, costs, losses and expenses (including attorney fees) and expressly releases all claims against DBI in connection with any claim or cause of action that results from or in connection with DBI complying with Employer's written requests to provide services in a manner other than in accordance with DBI's standard procedures.
- (b) Employer agrees to hold DBI harmless from and against any and all liability, damages, costs, losses and expenses (including attorney fees) and expressly releases all claims against DBI in connection with any claim or cause of action for any activity or occurrence prior to the Effective Date of this Agreement that results from the failure or alleged failure of Employer, its officers and employees, and any other entity related to or performing services on behalf of Employer to comply with ERISA, the Code, and any other applicable law or regulation with respect to the HSAs.

ARTICLE 14 – INDEMNIFICATION, LIMITATIONS AND INSURANCE

- (a) Subject to the limitations in this Article 14, DBI will be liable to and will defend, indemnify, and hold harmless Employer and its respective officers, directors, employees, agents, representatives, successors and permitted assigns from and against any and all liability, damages, costs, losses and expenses, including attorney fees, disbursements, and court costs reasonably incurred by Employer in connection with any threatened, pending or adjudicated claim, demand, action suit or proceeding by any third party that was caused solely and directly by DBI's willful misconduct, criminal conduct, material breach of this Agreement or violation of HIPAA privacy or security rules related to or arising out of the services performed by DBI under this Agreement.
- (b) Except as provided in (a) above, and in addition to the provisions in Article 13, Employer will be liable to and will defend, indemnify and hold harmless DBI and its respective officers, directors, employees, agents, representatives, successors and permitted assigns from and against any and all liability, damages, costs, losses and expenses, including attorney fees, disbursements and court costs, reasonably incurred by DBI in connection with any threatened, pending or adjudicated claim, demand, action, suit or proceeding by any third party that was caused solely and directly by Employer's willful misconduct, criminal conduct, material breach of this Agreement or violation of HIPAA privacy or security rules related to or arising out of the Services performed by DBI under this Agreement.
- (c) The party seeking indemnification under (a) or (b) above must notify in writing the indemnifying party within twenty (20) days of any actual or threatened action, suit or proceeding to which it claims such indemnification applies. Failure to so notify the indemnifying party shall not be deemed a waiver of the right to seek indemnification unless the actions of the indemnifying party have been prejudiced by the failure of the other party to provide notice within the required time period.
- (d) In no event shall either party be liable to the other for consequential, special, exemplary, punitive, indirect or incidental damages, including without limitation any damages resulting from loss of use or loss of profits arising out of or in connection with this Agreement, whether in an action based on contract, tort (including negligence) or any other legal theory whether existing as of the Effective Date or subsequently developed, even if the party has been advised of the possibility of such damages. Notwithstanding any other provision in this Agreement to the contrary, the maximum total liability of DBI to Employer shall be limited to direct

money damages in an amount not to exceed the dollar amount that is available to cover such liability under the insurance policy or policies provided for in this Article 14. This remedy is Employer's sole and exclusive remedy. No action under this Agreement may be brought by either party more than two (2) years after the cause of action has accrued.

- (e) During the term of this Agreement, DBI shall maintain general, professional, and cyber liability insurance with policy limits of not less than \$1,000,000 per occurrence and in the aggregate for the purpose of providing coverage for claims arising out of the performance of its services under this Agreement. Upon request, DBI shall provide Employer with a certificate or certificates of insurance reflecting such insurance coverages.

ARTICLE 15 – RED FLAGS RULE COMPLIANCE

To the extent applicable, DBI shall comply with the Red Flags Rule with respect to the services provided by DBI under this Agreement that are covered by the Red Flags Rule as determined by DBI in its sole discretion. For purposes of this provision "Red Flags Rule" means the regulations adopted by various federal agencies, including the Federal Trade Commission, in connection with the detection, prevention and mitigation of identity theft, and located at 72 Fed. Reg. 63718 (November 9, 2007), as amended.

As part of its Red Flags Rule compliance, DBI shall adopt, maintain, and use appropriate and commercially reasonable rules, procedures, and safeguards to detect and identify red flags and to prevent and mitigate identify theft as required by the Red Flags Rule. Such rules, procedures, and safeguards shall be set forth in a written program (the "Red Flags Program"). DBI shall, upon request, make available to Employer a copy of its Red Flags Program.

ARTICLE 16 – GENERAL PROVISIONS

- (a) This Agreement contains the entire agreement of the parties with respect to its subject matter and supersedes all existing agreements and all other oral, written or other communications between them concerning its subject matter. This Agreement shall not be modified in any way except by a writing signed by both parties. If any provision of this Agreement (or any portion thereof) shall be held to be invalid, illegal or unenforceable, the validity, legality or enforceability of the remainder of this Agreement shall not in any way be affected or impaired thereby. Neither party shall be deemed to have waived any of its rights, powers or remedies hereunder unless such waiver is approved in writing by the other party.
- (b) Excluding equitable relief, the parties agree that any dispute arising out of or related to this Agreement may be submitted to a mutually agreed upon American Arbitration Association (AAA) mediator for non-binding confidential mediation in a location mutually agreeable between the parties. If the dispute cannot be resolved through the dispute resolution process or mediation, it may be submitted to final, binding, and confidential arbitration before AAA in a location mutually agreeable between the parties before one (1) arbitrator. If the parties cannot agree on an arbitrator within fourteen (14) days, then the parties shall request and accept an arbitrator selected by AAA. The parties agree that the procedures outlined in this Article 8 are the exclusive methods of dispute resolution.
- (c) Each of the parties hereto irrevocably waives any and all right to trial by jury in any legal proceeding arising out of or relating to this agreement or the transactions contemplated hereby.
- (d) From time-to-time and in compliance with applicable federal and state laws, DBI may monitor and/or record calls which are made to and from the customer service line for quality assurance and training purposes, and/or to ensure that DBI's services fully comply with the terms of this Agreement.
- (e) This Agreement may not be assigned by either party, in whole or in part, without the prior written consent of the other which consent shall not be unreasonably withheld; provided, however, that any legal successor in interest to either party shall continue to be bound by this Agreement until modified or terminated in accordance herewith.
- (f) Neither DBI nor Employer, as applicable under the circumstances, shall be liable or deemed to be in default for failure to perform or delay in performance of any of their respective obligations under this Agreement to

the extent that such failure or delay results from any act of God; military operation; terrorist attack; widespread and prolonged loss of use of the Internet; national emergency or government restrictions.

- (g) The individuals executing this Agreement on behalf of DBI and Employer do each hereby represent and warrant that they are duly authorized by all necessary action to execute this Agreement on behalf of their respective principals.
- (h) Neither Employer nor DBI will restrict the ability of HSA owners to move funds to another HSA beyond those restrictions imposed by the Code.
- (i) This Agreement shall be governed and interpreted by the laws of the State of North Dakota. In the event of any conflict of laws, the laws of the State of North Dakota shall prevail.
- (j) By executing this Agreement, the parties agree to extend the term of any ACH Agreement associated herewith to be coterminous with the term of this Agreement and to have such agreement be covered by the terms and provisions hereof.
- (k) The parties agree that in performing their responsibilities under this Agreement, they are in the position of independent contractors. This Agreement is not intended to create, nor does it create and shall not be construed to create, a relationship of partner or joint venturer or any association for profit between Employer and DBI.
- (l) Any number of counterparts of this Agreement may be signed and delivered and transmitted electronically, each of which shall be considered an original and all of which, together, shall constitute one and the same instrument.
- (m) DBI shall not be bound by any communication until it has been received at its office at 4321 20th Avenue South, Fargo, ND 58103 or at such other address as it has specified to Employer. Employer shall not be bound by any communication until it has been received at the address shown below or such other address as it has specified by Employer to DBI.
- (n) Articles 8, 12, 13, 14, 15, and 16 and this subsection shall survive the expiration or termination of this Agreement.
- (o) To the extent HIPAA applies, Employer acknowledges and agrees that the services provided by DBI pursuant to this Agreement relate to enrollment and disenrollment in the Plan and that these services to the extent permitted under HIPAA shall be deemed to be performed by DBI on behalf of Employer in its capacity as the sponsor of the Plan. Employer further acknowledges and agrees that DBI may use or disclose enrollment or disenrollment information that it receives from Employer with respect to a particular participant to provide additional services, including website links to value added services, to the participant without cost to Employer.

AUTHORIZATION

This Agreement, including any attachments or other exhibits, is accepted and agreed to by the parties as of the effective date of this Agreement.

Signed for Employer by:

Signed for Discovery Benefits by:

Print Name and Title

Suzanne Rehr, Chief Compliance Officer/EVP

Signature

Signature

Employer Address (for Section 16(k) notice purposes)

4321 20th Avenue South, Fargo, ND 58103

EXHIBIT A – SERVICE FEES

Payment shall be due thirty (30) days following Employer's receipt of the statement of service fees.

Interest may be charged on the amount of all past due fees at the rate of 1 1/2% per month, or, if lower, the maximum allowable rate under applicable law. DBI will have the right to adjust its service fees upon thirty (30) days advance written notice to Employer.

DBI may charge Employer reasonable fees for the reproduction or return of records or reports requested by Employer or governmental agencies if the governmental agency has made the request on behalf of Employer or for reasonable fees charged by other parties for information reasonably required by DBI to perform its duties under this Agreement.

Notwithstanding the foregoing, DBI reserves the right to increase fees at any time based on postal rates or bank fee increases or increased costs due to legislative changes at the federal level actually incurred in performing its services. DBI shall provide Employer with reasonable prior written notice of such increases.

DBI reserves the right to increase fees due to the provision of additional services to Employer by DBI that were not included in or contemplated by this Agreement on the Effective Date.

FEE SCHEDULE

HSA Administrative Fees	
Monthly Administrative Fee <ul style="list-style-type: none"> Includes Benefits Debit Card Spouse, dependent and replacement cards available at no fee 	\$2.00 per HSA Participant
Enrollment Meetings (optional)	\$350 per day plus travel expense. WebEx meetings included at no additional fee.
Postage and Printing (Additional charges will apply for non-standard mailings and/or expedited requests)	Included for standard mailings and materials
Direct Deposit	Included
Custodial Management Fee (applies to mutual fund investments only) (The Custodial Management Fee is calculated quarterly and offset by the 12b1 and STA fund credits annually. If at the end of the year the 12b1 and STA fund credits exceed the participant fee the remaining credits will be allocated to the participant.)	25 basis points
Minimum Monthly Fee (Applies only if the monthly administrative fee times the number of participants is less than this amount.)	\$20.00

<p>DBI does not charge implementation, set-up or renewal fees. Fees are quoted net of commissions.</p>	

<p>Monthly administrative fees are guaranteed for five years. DBI reserves the right to increase fees at any time due to United States Postal Service rate increases or bank fee increases or increased costs due to legislative changes at the federal level. DBI shall provide Employer with reasonable notice of such increases.</p>	
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EXHIBIT B – SUMMARY OF FEATURES

Feature	Cash Account	Money Market Account	Investment Account
Minimum deposit to open HSA	No Minimum	Not Applicable	Not Applicable
Threshold Amount	The first \$1,000 is deposited into the Cash Account. This is referred to as the threshold amount. The employer may set a higher threshold amount if desired.	Once the balance in the Cash Account reaches the threshold amount, the employee account holder is eligible to transfer the excess funds from the Cash Account. The employee account holder may elect to transfer the funds to the money market account and/or to an investment account.	Once the balance in the Cash Account reaches the threshold amount, the employee account holder is eligible to transfer the excess funds from the cash account. The employee account holder may elect to transfer the funds to the money market account and/or to an investment account.
Automated Sweep	Starting at \$100 above the threshold amount, funds will automatically sweep into the money market account and/or investment account based on employee-established parameters. Funds will automatically sweep back to the cash account if the balance is insufficient to cover the threshold amount or requested withdrawals.	Funds will automatically sweep back to the cash account from the money market account if the balance is insufficient in the cash account to cover the threshold amount or requested withdrawals.	Funds will automatically sweep back to the cash account from the investment account if the balance is insufficient in the cash account to cover the threshold amount or requested withdrawals.
Interest Rate	Variable Tiered Rate	Variable Money Market Rate	Based on Mutual Fund Selected
Interest Payable	Accrued Daily, Compounded and Paid Monthly	Accrued Daily, Compounded and Paid Monthly	Based on Mutual Fund Selected
Brokerage Fees	None	None	Yes
Transaction Fees	None	None	None
On-Line Enrollment	Yes	Yes	Yes
On-line and Mobile Account Access	Yes	Yes	Yes
On-line Mutual Fund Purchases and Redemptions	Not Applicable	Not Applicable	Yes
Daily Mutual Fund Trade Processing	Not Applicable	Not Applicable	Yes
On-line and Mobile Distribution Requests	Yes	Yes	Yes
Monthly Emailed Account Summary	Yes	Yes	Yes
Monthly Mailed Account Summary	Yes, fee applicable	Yes, fee applicable	Yes, fee applicable
Daily Processing of Distribution Requests via check and direct deposit	Yes	Yes	Yes
Debit Card	Yes	Yes	Yes
HSA to HSA Transfer	Yes	Yes	Yes
HSA Fund Rollover	Yes	Yes	Yes
One Time IRA to HSA Transfer	Yes	Yes	Yes
Mistaken/Excess Contribution or Distribution	Yes	Yes	Yes
Online and Mobile Contributions - outside employee payroll deductions	Yes	Yes	Yes
Employer Contribution Lump sum or per pay period	Yes	Yes	Yes
Account Closure Fee	No	No	No
FDIC Insured	Yes	Yes	No
Mailed Tax Documents (1099, 5498)	Yes	Yes	Yes