



November 20, 2017

Dear Sir/Madame,

Thank you for choosing Avidia Bank for your Health Savings Account. We value your partnership and your satisfaction with our service is a top priority. We have worked diligently to improve our services, bring you new features and give you expanded options for your HSA.

With these additional services, new fees may be incurred beginning January 1st, 2018. These include fees for an outgoing transfer or rollover, paper statements, paper checks and expedited debit cards. While these fees are situational and may not affect your account, we want to provide further information on each so you are fully informed of all changes and potential charges.

- A fee of \$25.00 will occur for outgoing transfers/rollovers.
- If you choose to receive monthly paper statements, a fee of \$2.00* will occur monthly.
- If you would like a book of 25 paper checks, you can place an order for the cost of \$20.00.
- Lastly, if you choose to have a debit card expedited, there will be a fee of \$50.00.**

Again, these fees are situational and may not affect your account. They are part of how Avidia Bank is able to continue to offer you the very best HSA Account and customer service in the market. Please see the attached chart for a complete list of 2018 HSA Fees. If you have any questions regarding your HSA or 2018 fees, please do not hesitate to contact our team.

Sincerely,
Avidia Bank



Avidia Health is a Division of Avidia Bank, member FDIC and DIF,
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2018 HSA FEES

Levy Fee (per levy)	\$50.00
Non-Sufficient Funds (NSF), An insufficient funds item may be created by check, in-person withdrawal or other electronic means	\$30.00
Return Items (deposited)	\$7.00
Stop Payments (all items)	\$25.00
Paper Checks (book of 25 checks)	\$20.00
Abandoned Property Fee	\$50.00
Outgoing Transfer / Rollover	\$25.00
Paper Statement*	\$2.00
Expedited Debit Card**	\$50.00
Monthly Inactive Account fee (No Transactions for 12 months)	\$3.00

*Paper statement fee charged monthly – Please note you may opt-in to receive free electronic statements online by choosing HSA statements and setting your preference.

** Fee applies to Avidia Bank issued debit cards only

For questions or concerns, please contact 855.472.9399