



Health Savings Account (HSA)

	Health Savings Account Advantage ¹
Minimum balance to open	\$100 ²
Monthly Service Charge	\$0.00
Minimum balance to avoid service charge	N/A
Balance threshold for investments	\$250 <i>(funds in excess of \$250 can be invested with a select group of mutual funds)³</i>
Earns Interest	Yes ⁴
Interest Compounding / Posting Frequency	Monthly
Minimum Balance To Earn Interest	\$0.01
Account Comes With	<ul style="list-style-type: none"> • One complimentary variety pack of personalized checks at account opening – by request only • Visa[®] Debit Card⁵ • Online/Mobile Banking and Bill Pay • eStatements • Direct Deposit

1 – No bank fees associated with the set up or monthly maintenance of the HSA account. Please see personal fee schedule for any ancillary fees that may be associated with your account.

2 - Inland HSA will work with Employer Groups who are using payroll contributions for employee accounts. 3. Funds in excess of \$250 can be transferred to a select group of mutual funds. Participation in the Health Savings Account (HSA) investment options is voluntary and requires a separate agreement with myHSAinvestments. Neither Inland Bank and Trust nor its subsidiaries (collectively “Inland Bank”) are parties to that agreement nor are they affiliated with myHSAinvestment. Investors should carefully read the Fund prospectus, which includes information on the Fund’s investment objectives, risk, as well as charges and expenses along with other information, for each Fund before investing or sending money. Once you transfer funds to your HSA ADVANTAGE investment account, they become subject to your agreement with myHSAinvestments. Funds in the investment portion of your HSA ADVANTAGE account are not FDIC insured, May Lose Value and are Not Bank Guaranteed. Inland Bank is not a registered investment advisor nor is Inland Bank acting in the capacity of a registered investment advisor with respect to the offering of HSA investment options. Under no circumstances is Inland Bank offering any of the HSA investment options and makes no representations with respect to the investment options offered. Inland Bank disclaims any and all liability, contingent or otherwise, for the performance of the HSA investment options. Please see your financial advisor for personal investment advice. 4 - Refer to the deposit rate sheet for current rates, tiers and terms. 5 - No ATM access. The Inland name and logo are registered trademarks being used under license.

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