



October 2008

# Health Savings Accounts

## *Options for Your Accumulation Needs*

### Mutual Funds

- Choose from 40 available funds
- Minimum deposit of \$1,000 in each selected fund
- A licensed registered representative can provide additional information about mutual funds investments.

### Certificates of Deposit

- Competitive interest rates on 1-year, 3-year, and 5-year terms
- Minimum deposit of \$1,000
- Make additional contributions once per year without affecting maturity date or rate
- FDIC-insured up to \$100,000 per depositor

### Checking Services

- The convenience of checks and a debit card to pay for qualified medical expenses
- No minimum balance required
- Competitive interest rates
- FDIC-insured up to \$100,000 per depositor

<b>HSA CHECKING SERVICE FEES</b>	
Set-up fee	\$25.00 per account <b>Check Payable to: Davevic Benefit Consultants, Inc.</b>
Account fee	\$ 2.00 per month plus tax Automatically deducted from account each month
Contributions	Funding as needed <b>Check Payable to: Davevic Benefit Consultants, Inc.</b>
Withdrawals	<ul style="list-style-type: none"><li>• Six free withdrawals per month, by check or debit card</li><li>• \$10 plus tax per withdrawal over six per month</li></ul>
Minimum Balance	None Required
Debit Card	Free (maximum 2 per account)
Checks	First order is free