



UMB HSA Accountholder Fees

UMB will be the HSA custodian for your employees' accounts. Each account will be set up in the HDHP policyholder's name. The IRS requires that an HSA must be an individual account and cannot have multiple owners. Each account will receive a signature-based debit card. You will decide whether to offer your employees ATM access. There is no additional monthly charge, but ATM fees will apply.

UMB charges a set up fee and a monthly maintenance charge for the HSA custodial services. UMB offers employers two payment options: 1) Employees pay fees: UMB will ask for a credit card/debit card during the online enrollment process for the set up fee, and deduct the monthly accountholder services from each account, or 2) Employer pays fees: UMB will send a group bill to the employer for the setup fee and/or the monthly account holder service fee.

HSA Accountholder Fees

Set-Up Fee	\$ 10.00
Monthly Accountholder Service Fee	\$ 2.50
Debit Card Transactions	No Charge
UMB ATM Fees (<i>per withdrawal</i>)	\$ 2.50
Self-directed Brokerage Account (<i>per month</i>)	
<i>Assessed for accountholders that choose the brokerage option</i>	\$ 1.50

Each individual account will be charged for exception services (as disclosed in the Deposit Account Terms and Conditions – available upon request)

Bank deposit products provided by UMB Bank, n.a., Member FDIC

Brokerage Fees*

Each individual account will be charged

Mutual Fund Purchase or Sale (<i>per trade</i>)	
<i>Via UMB Web site or registered trader with UMB Financial Services</i>	\$ 14.95
Recurring Fund Purchase (<i>per trade</i>)	
<i>Minimum purchase of \$100 or more, after the initial purchase</i>	\$ 2.00
Inactivity Fee	
<i>Assessed if no activity occurs within twelve months of the last transaction</i>	\$ 25.00

***Investment Products offered through UMB Financial Services, Inc.
Member FINRA, SIPC
NOT FDIC INSURED • MAY LOSE VALUE • NO BANK GUARANTEE**

The above fees are as of February 5, 2009 and are subject to change without notice. For more information, please contact us at 816.860.1078.