

**Understanding your health savings account**

<b>Minimum Opening Deposit</b>	\$0.00
<b>Depositor</b>	A Health Savings Account (HSA) is an individual account, funded by you and/or your employer that can be used to cover your medical deductibles and out-of-pocket expenses. You must have insurance coverage under a High-Deductible Health Plan (HDHP) to open and contribute to a HSA. Please consult your employer, insurance provider or tax advisor to determine if you are eligible for a HSA.
<b>Account Setup Fee</b>	\$18
<b>Monthly Service Charges</b>	\$5 monthly maintenance fee. This fee is waived in any monthly statement cycle you maintain a \$300 minimum daily ledger balance or any monthly statement cycle you receive ACH Direct Deposit in your HSA.
<b>Excess Counter Transaction Fee</b>	\$5 counter transaction fee for each withdrawal over 6 that is processed by a bank representative in any monthly statement cycle.
<b>Account Closing Fee</b>	\$35
<b>Interest</b>	The interest rate and annual percentage yield may change at our discretion. Interest is compounded daily and credited monthly. Higher interest rates may be earned on your entire collected balance in your HSA on any day it is in the following tiers: \$2,000 to \$9,999.99 or \$10,000 or more.

---

**Statement Options**

<b>Paper Statement</b>	No Charge
With check safekeeping - we securely store digital images of your canceled checks rather than returning them in your statement.	

With check images	\$2 monthly fee
-------------------	-----------------

<b>Electronic Statement</b>	No Charge
An Electronic Statement is delivered through Online Banking with the ability to view/print paid checks. Electronic Statements are included for new Online Banking users, although paper statements can be selected. Electronic Statements can be saved or printed and a maximum of two years of statements will be available online.	

---

<b>Additional Features</b>	Free Bank Debit Card Free Online Banking with Bill Pay Free Mobile Banking with Mobile Deposit
----------------------------	--

---

### Withdrawal and Deposit Limitations

There are no limits imposed by us on the amount or number of deposits or withdrawals you may make to your HSA account. However, there are restrictions on deposits and withdrawals and income tax payments and penalties imposed by the federal government for your HSA account as specified by federal law and your plan documents.

---

### Debit Card

**ATM Transaction Fees:** The following fees apply to transactions performed at machines that are not owned by Sandy Spring Bank or do not bear the Allpoint logo. The owner of the ATM may charge additional fees.

ATM Withdrawal	\$2.50
ATM Balance Inquiry	\$2.50
ATM Transfer	\$2.50

**Purchases:** There is no fee for Point Of Sale (POS) purchases. Cash Back may be available at retail merchants when making a POS purchase.

### International ATM Withdrawals and Purchases

#### Processed by MasterCard

1% of the amount, plus any fees charged by the processor or applicable network fees

#### Processed by other networks

\$2.50 plus any applicable network fees

---

For additional terms and conditions, please see the Personal Deposit Account Agreement, Rate Sheet and Fee Schedule. If you open an account, please see your Signature Card, HSA Application and IRS Form 5305-C.

## PERSONAL FEE SCHEDULE

### Fees Charged on All Accounts (unless noted)

All fees are on a per item or transaction basis unless noted and are in addition to specific product fees which are listed separately. Other fees may be applicable depending on the service provided.

<b>Account Activity Request</b> .....	\$3 per printout (activity from the last statement)
<b>Account Collection</b>	
• Incoming .....	\$15 per check or draft
• Outgoing Domestic .....	\$15 per check or draft (paying bank may also charge a fee)
• Outgoing Foreign .....	\$15 per check or draft; plus applicable processing fees- (paying bank may also charge a fee. We may provide credit for the amount of the foreign check prior to the collection of the item.)
<b>Account Verification</b> .....	\$10 per request
<b>Additional Statement Mailed to another Address</b> .....	\$5 per month
<b>Assisted Telephone Transfer</b> .....	\$5 per transfer processed by a bank representative
<b>ATM</b> (The following fees apply to transactions performed at machines that are not owned by Sandy Spring Bank or do not bear the Allpoint® logo. These do not apply to transactions on Premier Banking. The owner of the ATM may charge additional fees.)	
• ATM Withdraw .....	\$2.50
• ATM Balance Inquiry.....	\$2.50
• ATM Transfer.....	\$2.50
<b>ATM or Bank Debit Card Replacement</b> .....	\$5 (Express Card Delivery: \$30)
<b>Bond Coupons</b> .....	\$7.50 per envelope
<b>Cashier's Check</b> .....	\$10 per check (waived for Premier Banking)
• Cancellation/Replacement Fee .....	\$30. Purchaser or payee must sign Declaration of Loss and may need to provide an Indemnity Bond
<b>Check Orders</b> .....	Varies based on style
<b>Copy of Previous Statement and/or Copies of Checks</b> .....	\$5 per statement and \$5 per check copy (You may receive up to 3 check copies per month at no charge. You may receive copies of checks needed for a tax audit, litigation or political campaign finance reporting at no charge. You may be required to provide proof of your request.)
<b>Copy of Other Items or Documents</b> .....	\$5 per item or page plus a Research fee of \$10 per half hour with a \$10 minimum
<b>Counter Checks</b> .....	\$5 per pack
<b>Court Attachment</b> .....	\$150
<b>Cut-off Statement</b> .....	\$5 per statement plus \$1 per item included
<b>Debit Card POS Purchase</b> .....	No charge
<b>Debit Card Cash Advance</b> .....	\$2 plus 2.0% of amount advanced
<b>Early Account Closing</b> .....	\$25 if the account is closed within 180 days of the open date (There is no fee for Direct Banking)
<b>Escheatment Account</b> .....	\$10 one-time fee (\$20 fee if the account balance is greater than \$50) deducted from the account balance when abandoned funds are sent to the applicable state agency
<b>Excess Activity Fee</b> .....	\$25 (applies to Savings and Money Market withdrawals over the legal limit – see product disclosure for details)
<b>Foreign Currency</b> .....	\$10 per order/collection plus applicable exchange fees/postage
<b>Gift Card</b> .....	\$5
<b>Gift Check</b> .....	\$3
<b>Inactive Account</b> .....	\$5 per month (no activity on a checking account for 12 months) (There is no fee for Direct Banking)
<b>International ATM Withdrawal and Debit Card Purchase</b>	
• MasterCard Processed .....	1% of the amount (This fee is in addition to any fees charged by the processor or applicable network fees.)

• Processed by other networks.....	\$2.50 plus applicable network fees						
<b>IRA Trustee/Custodian Transfer and Direct Rollover Processing .....</b>	\$25 per account (Effective 8/1/2014)						
<b>Irregular Statement Cycle</b>							
• One statement per month .....	\$5 per month						
• Two statements per month .....	\$10 per month						
• Weekly statements.....	\$20 per month						
<b>IRS Levy or Non-judicial Attachment.....</b>	\$150						
<b>Medallion or Signature Guarantee .....</b>	No charge (available only to clients)						
<b>Mobile Banking (including Mobile Deposit) .....</b>	No charge						
<b>Notary .....</b>	No charge						
<b>Online Banking .....</b>	No charge						
• Bill Payment.....	No Charge (If you do not use Bill Payment for 3 consecutive months, Bill Payment access may be terminated)						
<b>Overdraft, NSF or Unavailable Funds per Paid or Returned Item .....</b>	\$37 (No more than 5 item fees are charged per day. We do not charge the Overdraft Fee on your account when we determine that your account is overdrawn by a total amount less than \$5.00 after we finish processing for the day.) (Overdraft Fees do not apply to Direct Banking.)						
• Extended Overdraft Fee.....	\$5.00 per business day commencing on the first business day after the account is overdrawn for seven (7) consecutive calendar days.						
<b>Overdraft Transfer .....</b>	\$10.00 per transfer assessed to your Savings Account (Regular Savings or Money Market Savings) (There is no charge for transfers to Premier Banking.)						
<b>Power of Attorney Review .....</b>	\$25 an hour						
<b>Rejected Check Fee .....</b>	\$1 per check rejected (example: non-readable MICR)						
<b>Returned Deposited Item .....</b>	\$12						
<b>Returned Item Special Handling .....</b>	\$20 per month per account						
<b>Sandy Spring Bank Line of Credit Checks.....</b>	No charge						
<b>Safe Deposit Boxes</b>							
Ask about availability. The contents of your box are not insured by the FDIC or Sandy Spring Bank. Annual Rental Fees are shown.							
Box Size	Rental	Box Size	Rental	Box Size	Rental	Box Size	Rental
2 x 5	\$35	2 x 10	\$55	10 x 10	\$150	32 x 15	\$200
2 1/2 x 5	\$40	2 1/2 x 10	\$55	12 x 12	\$160	32 x 49	\$300
3 x 5	\$45	3 x 10	\$65	10 x 15	\$165		
3 x 8	\$55	5 x 8	\$75	10 1/2 x 16	\$170		
5 x 5	\$55	5 x 10	\$100	12 1/2 x 18	\$180		
A \$3 credit toward the annual rental is available when payment is automatically deducted from your Sandy Spring Bank deposit account. (50% rental discount is available to Premier Banking.)							
• Lost key .....	\$25 per key						
• Drilling.....	\$150						
• Late charge.....	\$5						
<b>Snapshot Statement.....</b>	\$1						
<b>Statement Reconciliation or Research.....</b>	\$25 per hour with a \$10 minimum						
<b>Stop Payment .....</b>	\$32 for checks or pre-authorized debits and postdating notice (waived for Premier Banking)						
<b>Telephone Banking .....</b>	No Charge						
<b>Two Signature Verification .....</b>	\$100 per month						
<b>Undeliverable Mail .....</b>	\$25 processing fee (If your balance is less than the fee we will simply close your account.)						
<b>Wire Transfer</b>							
Available to deposit clients only (US dollar or foreign currency international wires may be subject to additional fees assessed by correspondent bank)							
• Incoming .....	\$12 (Incoming Domestic waived for Premier Banking)						
• Outgoing Domestic .....	\$25						
• Outgoing International.....	\$50						
• Tracer .....	\$35						