

Liberty Health Savings Account Basic - Truth-in-Savings Disclosure
This disclosure replaces any Truth-in-Savings Disclosures given to you previously.

ELIGIBILITY REQUIREMENTS. To qualify for a Health Savings Account, you must:

- Be covered by a qualified High Deductible Health Plan
- Not be covered by other health insurance for first-dollar medical coverage
- Not be enrolled in Medicare
- Cannot be claimed as a dependent on someone else's tax return

RATE INFORMATION. The interest rate listed in a tier will be paid for only that portion of your average balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

If your daily balance is below \$2,000.00, the interest rate paid on the entire balance in your account will be 0.050%, with an annual percentage yield of 0.05%.

If your daily balance is equal to or greater than \$2,000.00 but less than \$5,000.00, the interest rate paid on the deposited balance in this account tier will be 0.100% with an annual percentage yield of 0.10%.

If your daily balance is equal to or greater than \$5,000.00 but less than \$15,000.00, the interest rate paid on the deposited balance in this account tier will be 0.150% with an annual percentage yield of 0.15%.

If your daily balance is equal to or greater than \$15,000.00, the interest rate paid on the deposited balance in this account tier will be 0.200% with an annual percentage yield of 0.20%.

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

Compounding and Crediting. Interest will be compounded daily and will be credited to your account the last day of every month. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. A maximum monthly maintenance fee of \$5.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$3,000. The monthly maintenance fee may be reduced if negotiated with your employer.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. There is no check-writing ability on this account.

HEALTH SAVINGS ACCOUNTS. Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information. HSA accounts cannot be overdrawn; overdrawing your account may result in account closure.

FEES AND CHARGES. Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Liberty Health Savings Account Plus - Truth-in-Savings Disclosure
This disclosure replaces any Truth-in-Savings Disclosures given to you previously.

ELIGIBILITY REQUIREMENTS. To qualify for a Health Savings Account, you must:

- Be covered by a qualified High Deductible Health Plan
- Not be covered by other health insurance for first-dollar medical coverage
- Not be enrolled in Medicare
- Cannot be claimed as a dependent on someone else's tax return

RATE INFORMATION. The interest rate listed in a tier will be paid for only that portion of your average balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

If your daily balance is below \$2,000.00, the interest rate paid on the entire balance in your account will be 0.100%, with an annual percentage yield of 0.10%.

If your daily balance is equal to or greater than \$2,000.00 but less than \$5,000.00, the interest rate paid on the deposited balance in this account tier will be 0.200% with an annual percentage yield of 0.20%.

If your daily balance is equal to or greater than \$5,000.00 but less than \$15,000.00, the interest rate paid on the deposited balance in this account tier will be 0.300% with an annual percentage yield of 0.30%.

If your daily balance is equal to or greater than \$15,000.00, the interest rate paid on the deposited balance in this account tier will be 0.400% with an annual percentage yield of 0.40%.

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

Compounding and Crediting. Interest will be compounded daily and will be credited to your account the last day of every month. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. There is no check-writing ability on this account.

HEALTH SAVINGS ACCOUNTS. Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.

FEES AND CHARGES. A service fee of \$6.00 will be charged to your account each statement cycle. Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Liberty Health Savings Account Gold - Truth-in-Savings Disclosure
This disclosure replaces any Truth-in-Savings Disclosures given to you previously.

ELIGIBILITY REQUIREMENTS. To qualify for a Health Savings Account, you must:

- Be covered by a qualified High Deductible Health Plan
- Not be covered by other health insurance for first-dollar medical coverage
- Not be enrolled in Medicare
- Cannot be claimed as a dependent on someone else's tax return

RATE INFORMATION. The interest rate listed in a tier will be paid for only that portion of your average balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

If your daily balance is below \$2,000.00, the interest rate paid on the entire balance in your account will be 0.100%, with an annual percentage yield of 0.10%.

If your daily balance is equal to or greater than \$2,000.00 but less than \$5,000.00, the interest rate paid on the deposited balance in this account tier will be 0.200% with an annual percentage yield of 0.20%.

If your daily balance is equal to or greater than \$5,000.00 but less than \$15,000.00, the interest rate paid on the deposited balance in this account tier will be 0.300% with an annual percentage yield of 0.30%.

If your daily balance is equal to or greater than \$15,000.00, the interest rate paid on the deposited balance in this account tier will be 0.400% with an annual percentage yield of 0.40%.

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

Compounding and Crediting. Interest will be compounded daily and will be credited to your account the last day of every month. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).