

**TRUTH IN SAVINGS**  
**Hy-Vee Health Savings Account**  
**Midwest Heritage Bank, FSB**  
**(800) 782-0521**

**Midwest Heritage Bank, FSB**  
**3580 EP True Parkway**  
**West Des Moines, Iowa 50265**

**ELIGIBILITY REQUIREMENTS.** Must be a current Hy-Vee employee. If you no longer meet the employment eligibility requirement, the account will be converted to a Health Savings Account. All requirements, charges and fees will apply.

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

<b>Tier</b>	<b>Daily Balance Range</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>
1	Below \$999.99	0.100%	0.10%
2	Equal to or greater than \$1,000.00 but less than \$4,999.99	0.150%	0.15%
3	Equal to or greater than \$5,000.00 but less than \$24,999.99	0.200%	0.20%
4	Equal to or greater than \$25,000.00	0.250%	0.25%

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 compound quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** A Maintenance Fee of \$3.00 will be imposed every quarter if the average daily balance for the quarter falls below \$10,000.00.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**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 no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**HEALTH SAVINGS ACCOUNT.** 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.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** Current year contributions are accepted by automatic payroll deduction, mail or at the teller window. Prior year contributions should be hand delivered or mailed to:

Midwest Heritage Bank, FSB  
Attn: HSA Department  
1025 Braden  
Chariton, IA 50049

**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.

**OTHER FEES.**

**Check Order Fee:** Your first order of checks are free. Applicable fees and taxes, as noted in our fee schedule, will apply to subsequent orders.

**Enrollment Fee:** A one time enrollment fee of \$25.00, plus state sales tax, will be assessed when the account has been open for a full calendar month.

**Paper Statement Fee:** If at any time after the account is opened you are unable to receive your bank statements electronically, the account will be charged a monthly paper statement fee of \$5.00, plus state sales tax.