

# Healthy Saver Account



*A PVB Health Savings Account*

This account is for the purpose of paying or reimbursing qualified medical expenses. Additional deposits may be made at any time. You may also establish automatic transfers into this account from other PVB accounts.

Withdrawals may be made without penalty at any time.

**All IRS rules governing Health Savings Account (HSA) eligibility, deposit limitations, etc., apply.**

Minimum Deposit required to open account .....	<b>\$ 50.00</b>
Minimum Balance required to avoid service charge .....	<b>\$ 3,000.00</b>
Monthly Service Charge (if balance is below \$3,000) .....	<b>\$ 3.00</b>
Check Writing .....	<b>unlimited</b>
Statement Period .....	<b>Monthly</b>

Check Printing Charge	First order of 25 checks & 10 deposit tickets .....	<b>\$ -0-</b>
Additional orders:	25 checks .....	<b>\$ 7.00</b>
	50 checks .....	<b>\$ 9.00</b>

Point of Sale Transactions using a PVB HSA Card ..... **\$ -0-**

Interest Rate is Indexed to the 3 Month LIBOR (London Interbank Offered Rate) and Tiered as follows:

\$10,000.00 and over ..... **(see rate sheet)**

\$1,000.00 to \$9,999.99 **(see rate sheet)**

\$.01 to \$999.99 ..... **(see rate sheet)**

Annual Percentage Yield ..... **(see rate sheet)**

Minimum Balance Required to Obtain Annual Percentage Yield is Tiered as follows:

\$10,000.00 and over ..... **(see rate sheet)**

\$1,000.00 to \$9,999.99 ..... **(see rate sheet)**

\$.01 to \$999.99 ..... **(see rate sheet)**

**Variable Rate:** The Interest Rate and Annual Percentage Yield may be changed each month based on the 3 Month LIBOR (London Interbank Offered Rate)

Method of Computation ..... **Daily Balance\***

\* This method applies a daily periodic rate to the principal in the account each day.

Interest will be compounded and credited ..... **Monthly**

- Interest on non-cash items will begin to accrue on the same day funds are deposited.

- If you close the account before interest is credited, you will receive the accrued interest.

- This account is only available to individuals and families.

### **Additional Options and Features Available with this Product:**

PVB ANYWHERE Internet Banking ..... **\$ -0-**

Online Bill Pay Service (Optional) ..... **\$ -0-**

- See **“CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES”**  
section for other charges which apply to this account.

Other restrictions, terms and conditions may apply with a Health Savings Account. Ask a PVB Financial Service Representative and consult your tax advisor for details.

