



Bank of North Georgia
**MORE POWER
TO YOU**

Health Savings Account

The Health Savings Account (HSA) allows individuals or families with high deductible health plans (HDHP)¹ to invest funds on a tax-deferred basis. Funds remaining in the HSA may be used for any purpose at the age of 65. You should consult a tax adviser regarding your eligibility and tax treatment for this account.

HSA Benefits

- Allows account holder to set aside tax-exempt funds to pay for qualified medical expenses
- Contributions may be made by employers and employees
- Contributions may be made through payroll deduction
- Account holders may schedule transfers from other accounts
- Contributions may be accepted at branches by teller deposit
- Contributions are pre-tax or tax deductible
- Income on investment is non-taxable
- Funds are used to pay for qualified medical expenses
- Deposit balances are FDIC insured up to \$250,000²
- Up to 2 free Visa® check cards
- Custom checks
- Monthly account statements
- Year-end tax reporting: 1099-SA & 5498-SA
- Free Online Access

HSA Features

- \$3 monthly fee
- Avoid the monthly fee by maintaining a minimum daily balance of \$2,500
- \$1 per check fee
- \$4 to replace check card
- Interest for the FDIC insured interest bearing deposit portion of the account is compounded daily, credited monthly and paid on the collected balance. At our discretion, we may change the interest rate on your account at any time.
- Tiered interest rates
 - \$0 - \$999
 - \$1,000 - \$4,999
 - \$5,000 - \$24,999
 - \$25,000 - \$49,999
 - \$50,000 and above

Investment Option

An investment option³ is available for account holders who have balances of \$3,500 or more in their existing HSA. If you choose to add the investment option to your HSA, you can choose from seven Fidelity Investments® mutual funds⁴ available through Synovus Securities, Inc., our brokerage provider. The minimum initial investment for each fund is \$2,500 and subsequent investments must be \$100 or more.

¹ The maximum 2010 contribution rate for an individual under 55 with a self-only HDHP is \$3,050. The maximum 2010 contribution rate for an individual under 55 with a family HDHP is \$6,150. For 2010, an individual 55 or older may make additional catch-up HSA contribution of up to \$1,000.

² Coverage amount effective through December 31, 2013

³ The registered broker-dealer offering brokerage products for Synovus is Synovus Securities, Inc., member FINRA/SIPC. Investment products and services are not FDIC insured, are not guaranteed and may lose value. Synovus Securities, Inc. and Bank of North Georgia are both members of the Synovus family of companies.

⁴ Please carefully consider the funds' investment objective, risks, charges and expenses prior to investing. For more information, please thoroughly read the prospectus prior to investing.

