



Health Savings Account Schedule of Fees and Interest Rate Information

Fee Schedule

This schedule of fees applies to the SunTrust Bank HSA. Fees for the HSA will be debited from Account Owner's HSA as appropriate. For HSA Account Owners enrolled in group plans through their employer or health plan, set-up and monthly maintenance fees are subject to change and may not apply.

Fee Description*	Amount
Account Set-Up Fee (one-time)	\$20.00
Monthly Maintenance Fee	\$5.00
Monthly Paper Statements (available online at no charge)	\$1.00
Additional Debit Card (per card)	\$5.00
Replacement of Lost or Stolen Debit Card (per card)	\$5.00
Return Deposited Item (per occurrence)	\$15.00
Individual Wire Transfers- (incoming or outgoing)	\$15.00
Insufficient/Unavailable Funds Penalty	\$35.00

*Fee schedule effective as of January 4, 2010. Refer to the SunTrust HSA Custodial Agreement for additional information.

Interest Rate Information

The interest rates and annual percentage yields applied to HSA Cash Account balances are variable rates and set based on current market conditions. The interest rate and annual percentage yield applied to HSA Cash Account may change at any time at SunTrust's discretion.

Daily Balance	Interest Rate	Annual Percentage Yield
\$0.00 - \$2,499.99	1.49%	1.50%
\$2,500.00 - \$4,999.99	1.98%	2.00%
\$5,000.00- \$9,999.99	2.47%	2.50%
\$10,000 and over	2.96%	3.00%

Interest Rates as of January 4, 2010.

Interest Rate Calculation, Compounding and Crediting

The interest earned on your HSA is calculated by applying a daily periodic rate to the collected balance in the Cash Account each day. Interest is accrued daily on the daily average balance of the Cash Account. Interest is compounded monthly and credited to the Cash Account at the end of the month. Interest is earned from the first business day funds are available in the Cash Account.

Minimum Balance Requirements

While there is no minimum balance requirement** to open a SunTrust HSA, the Account Owner must maintain a balance sufficient to pay administrative and custodial fees assessed. Additionally, in order to be eligible to transfer assets to the Investment Account associated with the HSA, the Account Owner's Cash Account balance must exceed \$3,000, the minimum threshold. For transfers from the Cash Account to the Investment Account, the balance in the Cash Account must exceed \$3,000 after such transfer.

** The SunTrust HSA has a minimum opening deposit of \$50