



Health Savings Account Custodian Information – United Community Bank

Name	United Community Bank
Address	Main Office 63 Hwy 515 Blairsville, GA 30512
Account Access	<input checked="" type="checkbox"/> Debit Cards <input checked="" type="checkbox"/> Checks
Phone Number to Activate Debit Cards	Listed on Sticker on Card
Phone Number to Report Lost/Stolen Debit Cards	800-822-2651

Note: All customer service calls should be routed to PilotHSA except for debit card activation and reporting lost/stolen debit cards, the phone numbers for which are provided above. Account information is provided through participant accounts on PilotHSA's website.

Interest Rates

As of December 2007:

Balances \$0 - \$2,499.99	2.50%
Balances over \$2,500	3.00%

Account Fee Schedule

HSA Account Fees	
Account Setup fee	\$25.00
Monthly Maintenance fee	\$5.00
Additional Services:	
Direct Deposits	Free
Debit Card	Free
Check Orders	Varies by Style
Stop Payment for a Check	\$32.00
Non-Sufficient Funds Charge	\$32.00
Official Check	\$5.00
Wire Transfer – incoming	\$10.00
Wire Transfer – outgoing, domestic	\$20.00
Wire Transfer – outgoing, international	\$40.00
Collection Items	\$10.00 plus any external bank charges
Garnishments & Levies	\$25.00
Transaction History	\$5.00
Copy Service	\$0.25 per page
Fax Service	\$2.00 per page
Research & Reconciliation	\$20.00 per hour