

# Health Savings Account Pricing

**\$0** Zero Monthly Service Charge  
Zero Minimum Balance Requirement\*

**Services included at ZERO COST**

- UMB ATM Withdrawals *(when ATM access is allowed)*

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- Stop Payment Requests

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- Client Call Center and 24/7 customer service support

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- UMB VISA® HSA Debit Card

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- Mobile Banking

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- Quarterly e-statements<sup>1</sup>

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- Online Banking

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- Online Bill Pay

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- Online Contributions

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- Online Reimbursement

**Fees for Additional Services<sup>2</sup>**

Non-UMB ATM Withdrawal fee	Other networks may impose their own fee structure
Quarterly Paper Statement fee	\$ 1.50
UMB HSA Saver <sup>3</sup> Monthly Service fee	\$ 3.00
Account Closing/Transfer fee	\$25.00

\*HSA deposit account does not require a minimum balance to maintain the account. Minimum balance requirements are applicable to UMB HSA Saver. See UMB HSA Saver Terms and Conditions for more details.

<sup>1</sup> If electronic statements are made available to you, and you wish to avoid the Quarterly Paper Statement fee, you must sign up to receive electronic statements on your HSA administrator’s website. If you do not receive electronic statements, you will be charged a Quarterly Paper Statement fee. This fee will be deducted from your Deposit Account.

<sup>2</sup> Additional services are fully described in the UMB Health Savings Deposit Account Terms and Conditions—available upon request.

<sup>3</sup> To be eligible for the UMB HSA Saver®, you must have a certain minimum dollar amount in your HSA Deposit Account. The minimum dollar amount, or Peg Balance, required to participate in UMB HSA Saver can be found in the UMB HSA Saver Terms and Conditions and may be changed from time to time by UMB. UMB Investment Management selects mutual funds in various asset classes for inclusion in the UMB HSA Saver Investment Program. UMB Custody Services provides safekeeping and settlement of the mutual fund investments in the UMB HSA Saver Investment Program. UMB Investment Management and UMB Custody Services are departments of UMB Bank, n.a. UMB Bank, n.a. is a wholly owned subsidiary of UMB Financial Corporation.

**INVESTMENTS IN SECURITIES THROUGH HSA INVESTMENT ACCOUNT ARE:  
NOT FDIC INSURED | MAY LOSE VALUE | NO BANK GUARANTEE**

Capitalized fees are subject to change by UMB at any time, including, but not limited to, the expiration of your high deductible health plan, upon notice to you as required by applicable law.

For questions or more information call 1.866.520.4HSA (4472).