

Health Savings Account (HSA) Comparison Chart

Health Plan Vendor	Coventry	Preferred Health Systems	UMR, A United Healthcare Company
Banking Institution	UMB Bank	Health Equity	American Chartered
Web site	https://hsa.umb.com/index.html	http://www.healthequity.com	https://www.americanchartered.com/HSACheckingOverview.aspx
Monthly Administrative Fee	\$2.50	\$4.95	\$0
Brokerage Account Fees	None	N/A	\$3.50
ATM Transaction Fee	\$2.50	N/A	\$0
Setup Fees	\$0	\$10.00	\$0
Overdraft Fees	\$25.00 (per check)	\$20.00 (per check)	\$29.00 (per check)
Stop Payment	\$20.00 (per check)	\$20.00 (per check)	\$18.00 (per check)
Returned Items	\$3.00 (per check)	\$20.00 (per check)	\$29.00 (per check)
Copies of Checks	\$2.00 (per copy)	N/A	N/A
Replacement of Debit Cards	No Charge	\$5.00 (per card)	\$10.00 (per card)
Wire (Incoming Transfer)	\$10.00 (per transfer)	N/A	\$20.00 (per transfer)
Wire (Outgoing Transfer)	\$10.00 (per transfer)	N/A	\$18.00 (per transfer)
Account Closing Fee	\$15.00	No more than \$25.00	\$0
Inactive Account Fee	\$1.00 per month following 24 months of inactivity	\$0	\$0
Check Reimbursement Fee	\$15.00 (per check)	\$2.00 paper/\$0 EFT	N/A
Checkbook	Debit Card/Online Bill Payment/Online Transfer only	N/A	\$13.45 for 150 checks
Interest Rate	<\$1,000.00 = .50% APY \$1,000.00-\$4,999.00 = .50% below current 91-day T-bill rate >\$5,000.00 = current 91-day T-bill rate (reviewed weekly)	<\$1,000.00 = .25% APY \$1,001.00-\$2,000.00 = .25% APY \$2,001.00-\$5,000.00 = 1.26% APY \$5,001.00-\$10,000.00 = 1.77% APY >\$10,000.00 = 2.28% APY	<\$1,000.00 = 1.0% APY \$1,000.01-\$5,000.00 = 1.25% APY \$5,000.01-\$10,000.00 = 1.45% APY >\$10,000.01 = 1.95% APY
Excess Contribution Refund Fee	\$15.00	\$20.00	\$0
Minimum Balance Requirement	No minimum	No minimum	No minimum
Investment Threshold	\$1,000.00 threshold to transfer to money market or UMB investment account	\$2,000.00 threshold to invest	\$1,000.00 minimum required to open CD. Penalty for early withdrawal. In addition, you can invest in Mutual Funds.