

Health Savings Account Comparison (as of April 2010)

Appleton does not guarantee the accuracy of the following fees or make recommendations regarding any named financial institutions.

| Financial Institution | Account Set-up Fee | Annual Fee | Overdraft Fee | Order Check Fee | Minimum to Open | ATM Option? | Interest Bearing Account | Investment Options? | Minimum to Open Investment Acct | Investment Fee |
|--|---|---------------------|---------------|-----------------|----------------------|-----------------|--|---------------------|---------------------------------|----------------|
| Associated Bank www.associatedbank.com | \$0.00 | ¹ | \$35.00 | varies by style | \$0.00 ² | Yes | variable | Yes | \$500 | \$7.50/qtr |
| Chase www.chase.com | \$0 on-line enrollment; \$20 if paper enrollment | \$0.00 | \$20.00 | \$10.65 | \$20.00 | Yes | variable | Yes | \$2,000 | \$2.50/mo |
| Community First C U www.communityfirstcu.org | \$25.00 | \$0.00 | \$25.00 | \$13.00 | 0.00 | Yes | 2.25% | No | n/a | n/a |
| Fox Communities C U www.foxcommunitiescu.org | \$25.00 ⁸ | \$0.00 | \$22.00 | \$11.00 | 5.00 | No ⁷ | Tiered rates based on daily balance | No | n/a | n/a |
| M&I Bank www.mibank.com | \$25.00 | \$0.00 ³ | \$31.00 | varies by style | \$50.00 ⁴ | Yes | Tiered .25%-1.25% | Yes | \$2,000 ⁵ | \$6.50/mo |
| First National Bank | \$25.00 ⁶ | \$20.00 | \$37.00 | \$20.95 | 0.00 | No | Tiered variable rate, compounded monthly | No | n/a | n/a |
| Principal Bank (Principal Financial Group) www.principal.com | \$25.00 | \$2.25+tax/ mo. | \$30.00 | \$8.30/50 chks | 0.00 | Yes | Tiered rates based on daily balance | Yes | ⁹ | |

Note: All have debit card and checking options, unless otherwise noted.

¹ No fee if balance > \$1,000. Otherwise \$3/mo

² If account balance is < \$10 for six consecutive months, account will automatically close

³ No fee with a monthly contribution, or a \$500 min daily balance in the M&I HSA account, or a \$2,500 min balance in a related M&I savings, money market or CD. Otherwise \$5/month.

⁴ No minimum with monthly direct deposit

⁵ Plus \$25 set-up fee

⁶ Waived for new accounts

⁷ Debit Card available for point of purchase transactions at no additional cost; however, cannot access HSA funds from ATMs.

⁸ \$25 set-up fee will be waived by FCCU for Appleton employees.

⁹ Principal offers HSA checking accounts; HSA CDs (1, 3, & 5 yr terms, min. \$1,000) and more than 40 mutual fund options available through Princor Financial.