

April 1, 2018

Valued customer,

Thank you for choosing Avidia Bank for your Health Savings Account (HSA). We appreciate your partnership and your satisfaction is our top priority. You will be pleased to hear that we have reduced our total number of fees from 10 to five, with eight fees eliminated. Fees that will take effect July 1, 2018 include:

- \$8.00 for a book of 25 paper checks
- \$25.00 for account closure by way of a custodial transfer or rollover
- \$1.25 per month for paper statements delivered in the mail

To eliminate the monthly paper statement fee, you can elect to receive your statements electronically within your HSA member website. eStatements function exactly like traditional paper statements, only they are available for you to view online and download. Simply log in, navigate to your HSA page, and follow the eStatement opt-in instructions.

Use the following table to reference the full fee list that will take effect as of July 1, 2018.

Fee type	Fee effective 7/1/18
<b>Paper checks</b> (book of 25 checks)	\$8.00
<b>Account closure</b> (custodial transfer or rollover)	\$25.00
<b>Monthly paper statement</b>	\$1.25
<b>Monthly investment account</b> (when account balance is less than \$3,000)	\$2.50
<b>Non-sufficient funds (NSF)</b> (can be created by check or other electronic means)	\$30.00

You are very important to us and we are committed to providing you the best HSA in the market.

**For questions, please contact us at [hsa@avidia.com](mailto:hsa@avidia.com) or (855) 472-9399**