



BlueCross BlueShield  
of Kansas City

An Independent Licensee of the  
Blue Cross and Blue Shield Association

# UMB HSA

## ACCOUNTHOLDER FEES

### Account Set-up Fees

Electronic/Online Enrollment	Free
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### Monthly Account Fees

Average Balance in Deposit Account \$3000 or more	Free
Average Balance in Deposit Account under \$3000	\$ 2.00
UMB HSA Saver® Investments <sup>1</sup> (if enrolled)	\$ 3.00

### Services included in Monthly Fee

Client Call Center and 24/7 Interactive Bankline	Included
Debit Cards	Included
Debit Card Transactions	Included
Mobile Banking	Included
Monthly e-statements	Included
Online Banking	Included
Online Bill Pay	Included
Online Contributions	Included
Online Reimbursement	Included
Tax Reporting (1099-SA/5498-SA)	Included

### Investment Options Access

UMB HSA Saver <sup>1</sup> Trades	Included
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### Exception Services\*

Deposit Account Paper Application Enrollment	\$ 10.00
ATM Withdrawal at any ATM	\$ 2.50
Quarterly Paper Statements	\$ 1.50
Returned Deposit Item	\$ 3.00
Check Copies (available free online)	\$ 10.00
Wire Transfers	\$ 15.00
Check Reimbursement (available free online)	\$ 15.00
Close Account	\$ 25.00
Stop Payment	\$ 20.00
Overdraft/NSF	\$ 25.00

\*Exception Services are disclosed in the Deposit Terms and Conditions - available upon request.

<sup>1</sup> UMB Investment Management selects mutual funds in various asset classes for inclusion in the UMB HSA Saver Investment Program. UMB Investment Management is a department of UMB Bank, n.a. UMB Bank, n.a. is a wholly owned subsidiary of UMB Financial Corporation.

UMB Custody Services provides safekeeping and settlement of the mutual fund investments in the UMB HSA Saver® investment program. UMB Custody Services is a division of UMB Bank, n.a.

Investments in securities through HSA investment account are:  
**Not FDIC Insured • May Lose Value • No Bank Guarantee**

<sup>2</sup> You do not have to enroll in the money market sweep in order to invest in the UMB HSA Saver portfolio.

The above fees are as of March 1, 2018 and are subject to change upon thirty (30) days prior written notice. For questions or more information call 1.866.520.4HSA (4472).