



127 South Main St, Cambridge—www.cambridgestatebank.com— 763.689.2500—Member FDIC

Health Savings Account Checking Disclosure

Rate information—At our discretion, we may change the interest rates for this account. **Tier 1**—If your daily balance is \$10,000 or more, the interest rate paid on the entire balance in your account will be 4.120% with an annual percentage yield (APY) of 4.20%. **Tier 2**—If your daily balance is \$5,000 or more, but less than or equal to \$9,999.99, the interest rate paid on the entire balance in your account will be 3.00% with an annual percentage yield (APY) of 3.04%. **Tier 3**—If your daily balance is \$3,000 or more, but less than or equal to \$4,999.99, the interest rate paid on the entire balance in your account will be 1.980% with an annual percentage yield (APY) of 2.00%. **Tier 4**—If your daily balance is \$1,000 or more, but less than or equal to \$2,999.99, the interest rate paid on the entire balance in your account will be 1.64% with an annual percentage yield (APY) of 1.65%.

The interest rate(s) and annual percentage yield(s) are accurate as of January 25, 2006. The interest rates and annual percentage yields may change daily.

Compound frequency—Interest will be compounded monthly.

Crediting frequency—Interest will be credited into this account monthly.

Daily balance computation method—Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits—Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum balance to open—The minimum balance required to open this account is \$50.00

Minimum balance to obtain the disclosed annual percentage yield—You must maintain a minimum daily balance of \$1,000 in your account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid a fee—If your balance is less than \$1,000 on any day in the month, your account will be subject to a \$2.25 Service Charge for that month. If your balance is at least \$1,000 on every day but less than \$3,000 on any day in the month, your account will be subject to a \$2.00 Service Charge for that month. If your balance is at least \$3,000 on every day but less than \$5,000 on any day in the month, your account will be subject to a \$1.00 Service Charge for that month. If your balance is \$5,000 or more on every day in the month, we will not charge the Service Charge for that month.

Deposit limitations—You may make an unlimited number of deposits into your account.

Fees and Charges—The following fees and charges apply to this account:

Account Opening/Closure Fee: Account Opening/Closure fee of \$25.00
Deposit Tickets: Deposit Ticket Order of \$8.95 per 100 deposit tickets ordered.
Distribution Form Request: Manual withdrawal of Distribution form request \$4.00 per request
Excess Contributions: \$20.00 fee for each excess contribution
Request Second Debit Card: \$5.00 fee for second debit card.
1099SA/5498SA Correction: \$10.00 fee for each correction requested.
1099SA/5498SA Copy Request: \$2.00 fee for each copy requested.
Overdraft Fee: \$25.00 fee per item
Return Item Fee: \$4.00 per deposited item returned.