

HSA Account Disclosure

Automatic transfers will not be made from share accounts to cover overdrafts on HSA accounts. Items received in which there are insufficient funds will be returned and you will be charged a fee of \$30.00 per item. Debit card transactions that cause the account to be overdrawn will be honored; however a fee of \$30.00 per item will be assessed. Since these fees are not a qualified medical expense, you will be required to deposit funds to cover these fees.

Reasons for closing an HSA account

1. Not making regular deposits sufficient to cover transactions.
2. Not bringing your account to a positive balance at least once every 30 days.
3. Repeated overdrafts

For more information on HSA accounts, visit the website www.cplanthsa.com.

MasterCard-HSA CHECK CARD (Debit Card) Effective 2/1/08

This disclosure is for a check/debit card, not a credit card. Card transactions and fees, if any, post immediately to your share draft account.

CARD USES:

- 1) Purchases at all merchants nationwide that accept MasterCard for qualified medical expenses.
- 2) ATM withdrawals are not allowed with this HSA check card.

CARD TERMS AND CONDITIONS:

- 1) Transactions at merchants will not be permitted with your HSA check card if any loans with us are more than 30 days delinquent. You must use checks to access the funds in your HSA if you have any loans with us more than 30 days delinquent.
- 2) You agree to keep your PIN (personal identification number) in a secure location.
- 3) I agree to be bound by the terms and conditions found in the Health Savings Account Custodial agreement and amendments thereto. I assume sole responsibility for all consequences relating to my actions concerning this HSA access device.

A fee of \$30.00 will be imposed for each debit card transaction that is processed with insufficient funds. You will be mailed a notice of such transactions and agree to deposit funds to cover insufficient balances.

C-Plant Federal Credit Union is the issuer of this card and may cancel or limit its use at any time. Use of this card constitutes your agreement to be bound by the terms and conditions as amended from time to time. You agree to return the card upon demand. You cannot transfer this card. C-Plant FCU reserves the right to revoke or suspend use of said card in event of excessive overdrafts or misuse.

Please call 1-800-528-2273 to report a lost or stolen HSA debit card after hours or on holidays. During business hours please call 1-877-273-3488.