

## Where You Can Open An HSA Savings Account

To add your bank's listing to this page, send an email to [webmaster@hsafinder.com](mailto:webmaster@hsafinder.com) with your bank name, URL and all other information listed below. Many thanks.

Bank Name and Link	Setup Fee	Min. Deposit	Min. Balance	Other Fees	Investment Options	Interest Rates (subject to change)
<a href="#">American Chartered Bank</a>	No	No	No	No; if purchase checks \$19	Account functions like an IRA substitute (funds put into a CD)	<\$1,000=.4%, \$1,000-\$5,000=.7%, \$5,000-\$10,000=1%, >\$10,000=2%
<a href="#">American Health Value</a>	\$15*	\$30	\$30	Annual fee \$36; \$2 if monthly balance <\$2,500; \$2/check in excess of one per month	Through Delaware Funds	
<a href="#">Bancorp Bank</a>	No	\$50	No	Monthly fee of \$3 if balance <\$5,000 (first 3 months fee is waived)	Available by year end for accounts >\$3,000	<\$1,000=1.32%, \$1,000-\$10,000=1.42%, \$10,000-\$25,000=1.52%, >\$25,000=1.62%
<a href="#">Blackhawk Bank</a> 400 Broad Street, Beloit, WI 53511 1- 800-209-2616	No	No	No	After the first year anniversary date of the account opening: \$2.50 charge for any month where the balance is below \$1,500.	Coming in 2005	\$0 - \$499 = 0% \$500 - \$4,999.99 = 1% \$5,000 + = 2%

<b><u>Community Bank of San Joaquin</u></b>	\$25	No	No	\$10 annual fee; Contact us for more info.	Contact us at 209-956-7000	Call 209-956-7000 for rates
<b><u>Entrust New Direction IRA, Inc.</u></b> 877-742-1270	\$25	No	\$500	Monthly fee of \$3.95	Client choice of any stock or mutual fund	<\$1,000=.4%, \$1,000-\$5,000=.7%, \$5,000-\$10,000=1%, >\$10,000=2%
<b><u>First HSA</u></b>	\$25	\$50 minimum when depositing by check	\$3,000	Monthly fee of \$5	Through Berkshire Capital Management**	\$100-\$999=1.4%, \$1,000-\$4,999=2.15%, \$5,000-\$14,999=3.15%, >\$15,000=4.15%
<b><u>Fowler State Bank</u></b>	\$4	No	No	Annual fee of \$35 for individual or \$60 for family; monthly fee of \$3	No	<\$1,000=.75% and >\$1,000=2.02%
<b><u>Health Savings Administrators</u></b>	\$20	\$50	\$50	Account maintenance fee: .00125 times balance, calculated quarterly	15 No-load Mutual Funds available through the The Vanguard Group® <small>Vanguard is a registered trademark of The Vanguard Group, Inc.</small>	Debit Card interest rate: 1.0% for balances of \$1,000+
<b><u>Heritage Bank</u></b>	\$25	No	No	Monthly fee based on balance: <\$1,000=\$3; \$1,000-\$3,000; >\$3,000=\$1	CDs available	Interest rate of 1.24% for account balances of \$50+
<b><u>Home Federal Savings</u></b>	No	\$50	No	Monthly fee of \$2 if balance <\$2,500	Through Delaware Funds	0.30%

<b><u>HSA Bank</u></b> Owned by Webster Financial Corp.	\$25 for handwritten applications, \$22 for those processed online.	\$50	\$25	Monthly fee if balance below \$3,000	Through Fiserv Investor Services with \$100 minimum balance	<\$500=0%, \$500- \$5,000=1%, \$5,000- \$15,000=1.98%, >\$15,000=2.47%
<b><u>HSA Resources Bank</u></b>	\$25	\$100***	No	Monthly fee of \$3.75	Under development	<\$500=0%, \$500- \$5,000=1%, \$5,000- \$15,000=1.98%, >\$15,000=2.47%
<b><u>HSA Trustee Services</u></b>	\$35	No	No	None	Coming in 2005	<\$1,000=.4% \$1,000 to \$5,000=.7%
<b><u>Sterling HSA</u></b>	\$35		\$100	Monthly fee of \$8.75 (or ala carte schedule: \$2.50 monthly fee plus usage charges)	Through A.G. Edwards	<\$500=.5%, \$500- \$2,000=.8%, >\$2,000=TBD
<b><u>Westfield Bank</u></b>	No	\$50	No	Monthly fee of \$3.75	CDs available	\$0 - 2,499 = .50% 2,500 - 9,999 = 1.50% > 10,000 = 2.50%

**Notes:**

\* waived on roll-overs if annual fee is paid in full when account is opened; VISA check card issued to access account funds

\*\* minimum initial transfer to money market account and minimum balance of \$1,000; subsequent deposits of \$500

\*\*\* waived for accounts with regular deposits.