



Health Savings Account Fees

Interest Rates:

- The interest rate earned on the accounts and related annual percentage yield may change every Friday. For current rate information, contact us or visit www.hlsb.com.
- No interest will be paid if an account's average monthly balance is less than \$500.00.

Fees:

- Manual employer deposit fee (per pay period): \$10.00
 - Please ask us about deposit alternatives to avoid this fee.
- If the average monthly balance on an HSA is less than \$500.00, a \$2.00 monthly fee will be assessed, unless the deposit account holder has one or more additional Home Loan State Bank personal deposit accounts.
- An optional debit card is FREE for the first year, with a \$7.00 annual fee per debit card after the first year.
- Upon account opening, a \$10.00 discount will be applied on the optional first box of checks if ordered through Home Loan State Bank.

Please contact us at Home Loan State Bank with any questions regarding your Health Savings Account.

Sincerely,

Abigail Hough
Manager – Deposit Operations
(970)254-0859
Home Loan State Bank



Revised 7/15/2025