



Type of Accounts Offered:

Great Lakes HSA offers three account options to meet the needs of every client:

- A HSA Checking Account with tiered interest rates
- Certificates of Deposit
- An HSA Investment Account, which enables clients to transfer account balances in excess of \$1,000 from their HSA Checking Account into Investment Options comprised of a variety of nationally-recognized mutual funds with differing investment objectives.

Features of our HSA Checking Account

- **No** minimum balance requirement.
- **No** monthly maintenance or activity fees. (Extra fee for investment account)
- **Free** Visa Check Card
- **Free** Online Banking, including bill pay
- Electronic Statement Option
- Competitive Interest rates

Key features of each account are summarized below:

Feature	HSA Checking Account	Certificates of Deposit	HSA Investment Account
Annual Fee	\$25	Free	Free
Set-up Fees	None	None	None
Minimum Balance Requirements	None	\$1,000.00	None
Monthly Fees	None	None	\$2.00 / \$3.50¹
Check Writing Privileges	Yes	No	Yes
Visa Check Card	Free	None	Free
Online Banking	Free	Free	Free
Online Bill Pay	Free	None	Free
Electronic Statements	Free	None	Free
Interest Paid	Yes	Yes	No
Investment Options	None	None	Yes
Minimum Deposit Required	None	\$1,000.00	None
FDIC Insured	Yes	Yes	No--amounts transferred to the Investment Options



1. \$2.00 monthly fee applies, this fee increases to \$3.50 for any month in which the average daily available balance in the HSA Checking Account falls below \$1,000.00.
2. \$13.45 fee for one box of personal checks, payable at the time of application.

Current Interest Rates for HSA Checking Accounts

Rates accurate as of: February 4, 2009

Transaction Accounts	
Minimum Balance Required to Obtain APY	Annual Percentage Yield (APY)
\$0.01 - \$999.99	0.70%
\$1,000.00 - \$4,999.99	1.00%
\$5,000.00 - \$9,999.99	1.19%
\$10,000.00 and above	1.98%

HSA CD RATES

Certificate Rates	
Type/Term	Annual Percentage Yield (APY)
Fixed:	
3 Month	1.21%
6 Month	1.30%
9 Month	1.50%
12 Month	1.86%
24 Month	2.41%

- \$1,000.00 minimum required to open non-IRA certificate and receive APY quoted
Rates quoted are based on compounding frequency
- APY cited assumes principal and interest remain on deposit for full term; withdrawals will reduce earnings
- Penalty may be imposed for early certificate of deposit withdrawal
- Variable certificate of deposit rates are subject to change throughout term
- **Member FDIC**