

**SUPPLEMENTAL TERMS, CONDITIONS AND DISCLOSURES FOR
HSA DEBIT CARD ACCOUNTS**

This document contains supplemental terms, conditions and disclosures for HSA Debit Card Accounts, the interest bearing checking account option for your Health Savings Account (HSA) with Fulton Bank, N.A.. These supplemental terms, conditions and disclosures include a Disclosure of Interest, Fees and Account Terms for HSA Debit Card Accounts. Additional disclosures are set forth in the Schedule of Fees, Retail Account Agreement, Rules and Regulations for Deposit Accounts, Funds Availability Policy, Electronic Funds Transfer Systems Disclosure Statement, Automated Teller Machine ("ATM") Card and Visa Check Card Agreement, Online Banking Agreement and Disclosure Statement, and Privacy Notice.

*VISA is a registered trademark of Visa International Service Association.

**DISCLOSURE OF INTEREST, FEES AND
ACCOUNT TERMS FOR HSA DEBIT CARD ACCOUNTS**

Fulton Bank, N.A., P.O. Box 4421, Lancaster, PA 17604

This disclosure contains information about terms, fees, and interest rates.

HSA DEBIT CARD ACCOUNT

This is an interest bearing checking account, accessible by Debit Card (the Visa Check Card).

Rate Information: The Interest Rates and Annual Percentage Yields are listed below:

| <u>Minimum Balance Required</u> | <u>Interest Rate</u> | <u>Annual Percentage Yield (APY)</u> |
|-------------------------------------|--------------------------|--|
| \$100.00 - \$999.99 | _____ % | _____ % |
| \$1,000.00 - \$4,999.99 | _____ % | _____ % |
| \$5,000.00 - \$14,999.99 | _____ % | _____ % |
| \$15,000.00 or more | _____ % | _____ % |

Accrual of Interest on Deposits Other Than Cash: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Compounding and Crediting: Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive accrued interest.

Minimum Balance Requirements: There is no minimum balance required to open the account. However, a minimum balance fee of \$2.00 will be imposed every monthly statement cycle if the balance in this account falls below \$2,500.00 on any day during the statement cycle. You must also maintain a minimum balance of \$100.00 in the account each day in order to earn interest.

Balance Computation Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Account Fees: The following HSA Debit Card Account fees will be charged.

Account Set Up Fee: \$20.00

Annual Administration Fee (for administrative services): \$36.00

Transfer to Another HSA Fee: \$25.00

Extra Debit Card (per card): \$5.00

MEMBER FDIC