

Product Features

Enrollment Fee	Free online enrollment
Minimum Opening Balance	None
Annual Fee	None
Service Charge	No monthly service charge
Statement Options	Free online statements; nominal charge for paper statements
Interest Rates	Interest rates may vary based on account balance; rates subject to change; for current rates, call our Client Care Center at 888-472-8697
Annual IRS Reporting and Updates	5498-SA (contributions), 1099-SA (distributions) and adjustments for prior year contributions
24/7 Automated Telephone Banking	Toll-free number 800-731-2265
Deposit Processing	Automatic deposit, mail in service or in-person at any Old National location
Mobile App	Access your HSA with The HSA Authority through the Old National App available on the App Store, Google Play or Amazon Appstore. Free access to balance, account activity, Bill Pay and Mobile Deposit. ²
Online Banking	Free access to view statements, account activity, balance and front and back of paid checks
Online Account to Account Transfer	Free access to transfer funds between accounts at other financial institutions and your HSA
Online Bill Pay	Free access to pay bills online through online banking
Debit Card	Free debit cards ³ for account owner and authorized signer.
ATM Access	Free ATM withdrawals at any Old National ATM; fees will apply for ATM withdrawals at non-Old National ATMs; refer to bank fee schedule
Check Fees	No per-check fees; see HSA Debit Card/Check Request Form for current check printing fee per order of 30 checks
Certificate of Deposit Options	Available; call Client Care at 888-472-8697 for current rates and terms; FDIC insured
Investment Options¹	Available; call Client Care at 888-472-8697 for more information; \$36 Annual Fee
Bank Service fees (overdraft, stop pay, etc.)	Call Client Care at 888-472-8697 for details

¹ Not FDIC Insured | No Bank Guarantee | May Lose Value | Not a Deposit | Not Insured by any Federal Government Agency

² There are no Old National fees to use Mobile Banking; however, there may be charges associated with data usage on your phone. Check with your wireless carrier for more information.

³ Debit card subject to credit approval.