

HEALTH SAVINGS ACCOUNT- TRUTH IN SAVINGS



HARVEST BANK

www.harvestbank.com
75 MAIN ST N, PO BOX 70
KIMBALL, MN 55353

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$2,000.00	TBD 2/2/26	TBD 2/2/26
2	Equal to or greater than \$2,000.00 but less than \$5,0000.00	TBD 2/2/26	TBD 2/2/26
3	Equal to or greater than \$5,000.00 but less than \$20,000.00	TBD 2/2/26	TBD 2/2/26
4	Equal to or greater than \$20,000.00	TBD 2/2/26	TBD 2/2/26

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

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 receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$200.00 to open this account. A minimum balance fee of \$2.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$200.00.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

HEALTH SAVINGS ACCOUNT. Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

FEES AND CHARGES

The following fees and charges may be assessed against your account:

Account Opening Fee - A Set Up Fee of \$10.00 is charged when an HSA account is opened. The account opening fee will be waived if the opening deposit is \$200.00 or more.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.