

Health Savings Accounts

We know that the best way to “build on solid ground” for any customer is to have a strong foundation of savings. At White Rock Bank, we offer a Health Savings Account (HSA) so you can make sure your money keeps working for you, while paying your medical expenses.

In addition, when you have an account at White Rock Bank, you can take advantage of the many “BankPerks” that we make available to our customers. These products and programs can simplify your life and help you manage your finances.

If you would like to ask any questions about our Health Savings Account, or any of our products or services, just talk to one of our Customer Services Representatives.

| Health Savings Account (HSA) | |
|-------------------------------|---|
| Balance | \$50 Average Balance |
| Interest | *Calculated Daily Interest Rate will be 1.50 % below the Federal Discount Rate The interest rate will never be less than 0.40%. |
| Monthly Fee | \$2 maintenance fee if average balance falls below \$50 |
| Check Card¹ | No Monthly Fee |
| Perks... | Free Access+ Online Banking Free Telebank |

**Federal Discount Rate is 1.25% less the White Rock Bank Adjustment of 1.50%
The interest rate will never be less than 0.40%

| *Average Daily Balance to Obtain the APY | **Interest Rate | Annual Percentage Yield (APY) |
|---|--------------------|----------------------------------|
| \$5.00 | .40% | .40% |

Fees may reduce earnings on account

Rates are effective as of 11/06/2008 and may change without notice

Rates are based on the daily balance method

Termination fee of \$25.00 for health savings accounts

¹Subject to credit approval

CDs are available for additional financial growth and security with competitive rates and a variety of terms.
For more information ask about our **Certificate of Deposit** accounts.

A variety of loan programs are available with favorable terms that are managed by us.
For more information ask about our **Loan** programs.