



Schedule of Fees

There is no annual fee to maintain an HSA Investment Account. Please refer to the following chart for applicable fees based upon account usage.

Mutual Funds and Individual Equities	
PIPs/SWPs ¹	\$3.99
Custody Fee for Inactivity ²	\$25.00

See additional disclosures below.

¹ PIP = Periodic Investment Plan; SWP = Systematic Withdrawal Plan

² If no trades are conducted during the calendar year, a custody fee of \$25 will be assessed for inactivity on any HSA Investment Account holding a balance. At least one instance of new trading activity (identified with a "BUY" or "SEL" mnemonic) must settle on or before December 31 to exempt the account from this fee. These transactions are not defined as trading activity: mutual fund dividend reinvestments or EFT transactions resulting from PIPs or SWPs.

Fees are subject to change at any time. Detailed guidelines for account usage and trading are contained within the HSA Investment Account application and agreement. Securities offered by National Financial Services LLC's HSA Investment Services are not FDIC insured; are not deposits of, obligations of, or guaranteed by any bank; and are subject to investment risks, including the possible loss of principal amount invested. Neither The Bancorp Bank nor its subsidiaries (collectively "Bancorp") are registered investment advisors, nor is Bancorp acting in the capacity of a registered investment advisor with respect to the offering by National Financial Services LLC of the HSA Investment Services investment options. Participation in investment options is voluntary. Under no circumstance is Bancorp offering any of the HSA Investment Services, and Bancorp makes no representations with respect to the investment options offered by National Financial Services LLC. Non-deposit products, such as mutual funds, that may be held in the HSA Investment Account are not FDIC insured, are not guaranteed, and may lose value. Bancorp disclaims any and all liability, contingent or otherwise, for the performance of the investment options. Please consult your financial advisor for personal investment advice.