# HealthcareBank HSA Fund Expense Information

| Fund Name | Ticker | Expense Ratio | STA bps Credit | 12b1 bps Credit | Short Term Redemption Fee | Short Term Redemption Fee Days | Load % |
|---|---|---|---|---|---|---|---|
| American Funds Growth Fund of America (F1)* | GFAFX | 0.71% | 12 | 25 | 0.00% | 0 | 0.00% |
| Columbia Acorn (R5)* | CRBRX | 0.75% | 0 | 0 | 0.00% | 0 | 0.00% |
| Northern Small Cap Value* | NOSGX | 1.00% | 40 | 0 | 0.00% | 0 | 0.00% |
| Vanguard Small Cap Growth Index (Inv)* | VISGX | 0.24% | 0 | 0 | 0.00% | 0 | 0.00% |
| American Funds Europacific Growth (F1)* | AEGFX | 0.87% | 12 | 25 | 0.00% | 0 | 0.00% |
| PIMCO Total Return (Adm)* | PTRAX | 0.71% | 3 | 25 | 0.00% | 0 | 0.00% |
| Vanguard 500 Index (Inv)* | VFINX | 0.17% | 0 | 0 | 0.00% | 0 | 0.00% |
| Vanguard Mid-Cap Index (Inv)* | VIMSX | 0.24% | 0 | 0 | 0.00% | 0 | 0.00% |
| Vanguard Small-Cap Blend Index (Inv)* | NAESX | 0.24% | 0 | 0 | 0.00% | 0 | 0.00% |
| Vanguard Total International Stock Index (Inv)* | VGTSX | 0.22% | 0 | 0 | 0.00% | 0 | 0.00% |
| Vanguard Emerging Market Stock Index (Inv)* | VEIEX | 0.33% | 0 | 0 | 0.00% | 0 | 0.00% |
| Vanguard Total World Stock Index (Inv)* | VTWSX | 0.30% | 0 | 0 | 0.00% | 0 | 0.00% |
| Vanguard Intermediate Term Bond Index (Inv)* | VBIIX | 0.20% | 0 | 0 | 0.00% | 0 | 0.00% |
| Vanguard Total Bond Market Index (Inv)* | VBMFX | 0.20% | 0 | 0 | 0.00% | 0 | 0.00% |

*Not FDIC Insured - No Bank Guarantee - May Lose Value*

**Custodial Management Fee - 25 basis points**

The custodial management fee is deducted on a quarterly basis from accountholder's balances invested in mutual funds.  All or a portion of the management fees will be offset by the amount of 12b-1 fees received and allocated to accountholder.

*The bank acts solely as custodian with any mutual funds being offered and sold through a registered broker-dealer by prospectus only. Past performance of investments is no indication or assurance of future performance. As with all investments, mutual funds involve risk. The investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less that their original cost. Read the prospectus carefully before you invest. Some funds have a redemption fee under certain circumstances.