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## First HSA

1044 MacArthur Road  
Reading, PA 19605

**Telephone:** (610) 678-6000

**Fax:** (610) 678-6818

**URL:** <http://www.1hsa.com>

**Company Type:** Bank For Profit Private

**Parent/Owner:**

First HSA is a nationwide administration company for Health Savings Accounts. We have been in the business since 1999 and are a recognized leader in the business of HSAs and MSAs. Our leaders are nationally recognized experts on healthcare issues. First HSA is solely dedicated to HSAs and provides a best of market product for its clients.

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### Key Executives

William West, M.D., President

Brian A. Miskovitz, Vice President, Chief Financial Officer

Edward Barrett, Chief Financial Officer, Leesport Bank

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### HSA Information

**HSA Start Date:** January 1, 2004

**Debit Card:** Yes

**HSA Description:** First HSA's HSA products include an FDIC insured checking account with unlimited checkbook and VISA debit card access to the account, internet access, monthly statements, all IRS reporting and investment options. Our interest rates are some of the highest in the country, currently between 1.4%-4.15%. Our customer service is unparalleled.

**Service Area:** Nationwide.

**Number of Clients/Partners:** 38

**Total HSA Accounts:** 12,250

**Total HSA Deposits:** \$14,270,000.00

**Average Monthly Contribution:**

**Average New Accounts/Month:** 1,000 - 2,000

**MCO/Insurance Partners:** Ascent Assurance (subsidiary of CSFB), AultCare, Blue Cross of Northeastern Pennsylvania, Capital Blue Cross, ConnectiCare, Inc., HIP Health Plans of New York, Inc., GISI, Perfect Health Insurance Company, Significa Insurance Company, US Health Group.

**Employer Clients:**

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### HSA Fees

**Annual Fee:** \$0.00

**Account Set-Up Fee:** \$15.00

**Minimum Deposit:** \$50.00

**Closed Account Fee:** \$20.00

**Monthly Maintenance Fee:** \$3.00

**Excess Contribution Fee:** \$0.00

**Debit Card Replacemen:** \$5.00

**Non-Sufficient Funds (NSF) Fee:** \$34.50

**Overdraft Fee:** \$34.50

**Stop Payment Fee:** \$25.00

**Return Item Fee:** \$7.50

**Debit Card Fee/Transaction Fee:** \$0.00

**Mutual Fund Maintenance Fees:** Varies on type of investment chosen.

**Minimum Interest Rate:** 1.4%-4.15%