

Health Savings Account (HSA) Comparison Chart

	Laconia	Franklin SB	TD Banknorth	St. Mary's	Ocean	Bk of Am
HSA Investment Options	Fixed interest rate 3.0%	1.75% on balances up to \$2500; 2.25% up to 10,000; 2.75% over 10,000	Fixed interest rate 3.5%	Fixed interest rate 3.0%	Fixed interest rate 3.0%	Fixed interest rate 2.96%
Minimum Balance to Open an Account	\$50	\$100	\$25	\$25	\$50	None
Account Set Up Fee	One time set up fee \$25 (Fee will be waived for all businesses who are members of a chamber and customers of Laconia Savings Bank.)	\$15 for 1-25 employees \$10 for 26-75; \$5 over 75 employees	One time set up fee \$15	None	None	One time set up fee \$10
Monthly Fee	None	\$2.50 monthly; waived if minimum balance is over \$1500	\$8 monthly fee Waived if monthly direct deposit of \$50 or daily balance of \$1,000	\$4 monthly fee Waived if monthly direct deposit of \$50 or daily balance of \$1,000	\$6 monthly fee Waived if monthly direct deposit of \$25 or daily balance of \$1,000	\$5
Checks/Debit Card	Offer both	Offer both	Offer both	Offer both	Offer both	Offer both
Transaction Fees	None	None	None	None	None	None
Account Management Tools	Web site and #800	Web site and #800	Web site and #800	Web site and #800	Web site and #800	Web site and #800

Other options: Sovereign Bank; **Others available later this year:** Centrix, Meredith Village Savings Bank