

Some Local Banks Offering Health Savings Accounts as of 5/1/09

Financial Institution	Charges Fees?	Interest Bearing?	Debit cards	Online Banking	Monthly Statement	Checks	Membership?
Alliance Bank	No	Yes	Yes	Yes	Yes	Yes	N/A
Americu	No	Yes	Yes		Yes	Yes	no, must have at least \$5 in a savings acct
Bank of America							
Bank of Utica	No	Yes	Yes	Yes	Yes	Yes	N/A
Citizens Bank							
Community Bank	\$30 set up/acct; no mo. fee	No	Yes		Yes	Yes	
Empower Credit Union							
First Niagara	\$25 one time set up fee; TOTAL relationship of \$2500+-no mo fee-\$5/mo		Yes			savings account checks are not automatic-can be ordered free if wanted	N/A
Key Bank							
NBT	\$35 set up fee & \$2.50 mo fee	Yes	Yes			Yes	N/A

Missing information is a result of inability to obtain that information from the bank