Some Local Banks Offering Health Savings Accounts as of 10/4/10

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	yes, must have at least $5 in a savings acct
Bank of America	$4.50/month	Investment options if balance is over $1000	Yes	Yes	Yes (online)	No - a check request can be made through the bank to be sent to your provider	N/A
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	No	Yes	Yes	Yes	Yes	Yes	Must maintain $25 in savings acct.
First Niagara	$50 one time set up fee	Yes	Yes	Yes	Yes	Savings account checks are not automatic-can be ordered free if wanted	Requires an additional checking account ot be maintained
Key Bank	$25 set up fee & $5/month fee if no direct dep. $2.50/month with Direct deposit. With checking no monthly fee	Yes; interest bearing acct with other investment options with minmum balance.	Yes	Yes	Y	Yes - $1 fee for each check you write	N/A
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							