

HealthcareBank HSA Fund Expense Information

March 2010

| Fund Name | Ticker | Expense Ratio | 12b1 bps Credit | STA bps Credit | Short Term Redemption Fee % | Short Term Redemption Fee Days | Load % |
|--|--------|---------------|-----------------|----------------|-----------------------------|--------------------------------|---------------|
| James Balanced Golden Rainbow | GLRBX | 1.16 | 0 | 40 | 0 | 0 | 0 |
| TRowe Price Capital Appreciation Fund | PACLX | 1.00 | 25 | 15 | 0 | 0 | 0 |
| Ivy Asset Strategy | WASAX | 1.03 | 25 | 25 | 2 | 4 | 5.75 (Waived) |
| Nationwide S&P 500 Index (A) | GRMAX | 0.52 | 25 | 0 | 2 | 6 | 5.75 (Waived) |
| JPMorgan Market Expansion Index (A) | OMEAX | 0.75 | 25 | 10 | 0 | 0 | 5.25 (Waived) |
| Keeley Small Cap Value | KSCVX | 1.39 | 25 | 10 | 0 | 0 | 4.5 (Waived) |
| AllianceBernstein International Growth (A) | AWPAX | 1.34 | 30 | 25 | 0 | 0 | 4.25 (Waived) |
| Templeton Global Bond (A) | TPINX | 0.92 | 25 | 10 | 0 | 0 | 4.25 (Waived) |
| PIMCO Total Return Admin | PTRAX | 0.70 | 25 | 0 | 0 | 0 | 0 |
| First American Real Estate Securites (A) | FREAX | 1.27 | 25 | 25 | 0 | 0 | 5.5 (Waived) |

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.