

Account Information

The purpose of this disclosure is to provide certain information with respect to the available health savings account ("HSA") bank account ("Deposit Account") (also called "Bank Portion" in your Disclosure Statement and accompanying documents). The Deposit Account consists of an FDIC insured interest-bearing bank account at PNC Bank, National Association (the "Bank"), a depository institution. The Deposit Account is available only to individuals participating in certain HSA programs for which the Bank acts as HSA custodian. (the "Custodian") and/or its affiliates provides related administrative services. Bank may also use approved service providers to assist with providing related services. You will not have an individual deposit account at the Bank, nor will you be able to make deposits to or withdrawals from the Deposit Account, directly to or through the Bank. All transactions involving the Deposit Account must be made through the Custodian, or its designee. In order to increase the portion of your HSA balance which is maintained in the Deposit Account or to make other contributions and withdrawals into or out of the Deposit Account, you must instruct the Custodian to do so. The Custodian will act as your agent in transactions involving the Deposit Account, including making deposits to and withdrawals from the Deposit Account on your behalf. All deposits in and withdrawals from the Deposit Account will be made in the name of the Custodian on behalf of HSA Owners. You will not receive additional documentation, such as a passbook or certificate, with respect to the Deposit Account. Ownership of the Deposit Account at the Bank will be evidenced on the Bank's account records and by records maintained by or on behalf of the Custodian as your custodian and as record keeper for the Bank. There is no limit as to the number of transactions (deposits/withdrawals) that can be requested and processed on your behalf with respect to the Deposit Account. When you use your debit card for a qualifying withdrawal, or when you make other qualifying requests to the Custodian for withdrawals or transfers of funds you have in the your HSA, the Custodian will honor your request in accordance with the Custodial Account Agreement. In accordance with Federal regulations, only when applicable the Bank reserves the right to require the Custodian to give seven (7) days written notice prior to an intended withdrawal or transfer of funds in the Deposit Account. If the Bank exercises that right, the Custodian's withdrawal of your funds from the Deposit Account may be delayed. If you terminate the Custodian, transfer your funds to another HSA custodian/trustee or close your HSA, all funds held by the Custodian in the Deposit Account on your behalf will be fully liquidated and distributed to you or the successor HSA custodian/trustee, as the case may be, in accordance with your instructions.

Interest on Balances in the FDIC Insured Account

Balance

\$0.01 +

The Bank will determine the applicable interest rate on the Deposit Account in its sole discretion. At the Bank's discretion and without further notice to you, the Bank may, at any time, change the interest rate on the Deposit Account. The interest rate paid with respect to the Deposit Account may be higher or lower than the interest rate available to depositors making deposits directly with the Bank or other depository institutions in comparable accounts. For current interest rate information, please refer to the HSA web site or call the toll-free number, 1-866-622-3946. Interest begins to accrue on the business day the Bank receives credit for the deposit. Interest is compounded monthly and credited to the Deposit Account monthly. The Bank uses the daily balance method to calculate the interest on the Deposit Account. This method applies a daily periodic rate to the principal balance in the Deposit Account each day. In a low interest rate environment small balances in the FDIC Insured portion of an HSA account may not receive any interest during a particular month. The HSA system rounds the daily interest amount to the nearest penny. Consequently, balances that do not accrue at least \$0.005 on at least one day in a given month will not see an interest payment post to their account that month.

FDIC Insurance Coverage

Funds on deposit in the Deposit Account are insured by the FDIC to the standard maximum deposit insurance amount (including principal and interest) for all deposits held in the same ownership capacity with the Bank. Any account or deposit that you maintain with the Bank (directly or indirectly through another intermediary) in the same ownership capacity in which you maintain the Deposit Account would be combined with the Deposit Account for purposes of determining the amount of insurance coverage available to you on your deposits, including the Deposit Account, at the Bank. You are solely responsible for monitoring the total amount of all deposits that you hold with the Bank in order to determine the extent of FDIC insurance coverage available to you on your deposits, including the Deposit Account. The standard maximum deposit insurance amount is subject to change through legislation or regulation. More information about FDIC insurance is available at <http://www.fdic.gov> or call (toll free) 877-275-3342.

Benefit to the Bank

Float on Uninvested Cash

The Custodian maintains omnibus accounts – i.e., in the form of a demand deposit and/or time deposit account (“DDA”) – to facilitate the transactions of custody accounts. Incoming deposits, including contributions, transfers and rollovers, are received into the Custodian’s related omnibus DDA accounts by wire, ACH, check deposit or transfer. Deposits received into the omnibus account are credited to the appropriate custody account on the day that they are received and within standard guidelines. The “float period” with respect to deposits pending investment commences on the receipt of the applicable funds and ends when such funds are credited to the appropriate custody account, generally on the next business day. All distributions paid by check from custody accounts are drawn on an omnibus account. The float period commences on payable date and ends when the check is presented for payment. Checks are mailed to the payee no later than the business day following payable date. Distributions or payments by direct deposit do not result in a float period. As part of its compensation for handling these transactions, the Custodian anticipates benefiting from the use of the balances held in omnibus accounts during the float period at a rate that approximates the Federal Funds rate in effect at such time or times.

Earnings on Bank Deposits

The Bank obtains financial benefits attributable to cash balances held in Bank deposits. This is because the Bank may invest these cash balances – for example, in loans to customers or investment securities – or use them to fund its general business activities. Any remaining U.S. funds are held at the Federal Reserve overnight and earn the Federal Funds Effective Rate less FDIC insurance and other associated costs, if any. Thus, the net benefit to the Bank on the cash balances held in Bank deposits is its earnings less the interest paid to the depositor. For information regarding when funds become available in your account, see the *Funds Availability Policy*.