

ADDITIONAL PROVISIONS HEALTH SAVINGS ACCOUNTS

The terms of your Health Savings Account are set forth in your Health Savings Account Custodial Account Agreement, Supplemental Terms, Conditions, and Disclosures for HSA Debit Card Account, Schedule of Fees, Retail Account Agreement, Rules and Regulations for Deposit Accounts, Funds Availability Policy, Electronic Funds Transfer Systems Disclosure Statement, Automated Teller (“ATM”) Card and Visa Check Card Agreement, Online Banking Agreement and Disclosure Statement and Privacy Notice and in these Additional Provisions, which amend these agreements and disclosures, as set forth below. In the event of any conflict between the terms of your Health Savings Custodial Account Agreement and any of these other agreements and disclosures, as amended, the terms of your Health Savings Account Custodial Account Agreement, will control.

RULES AND REGULATIONS FOR DEPOSIT ACCOUNTS

1. Withdrawals, from the Health Savings Account may only be requested by the account owner and, after the death of the account owner, the designated beneficiary.
2. The account owner may request a withdrawal by writing a check or by using a Visa Check Card issued with the Health Savings Account.
3. The account owner may also designate one or more persons as an authorized user, to request withdrawals on his or her behalf. To do so, the account owner and the person he or she wishes to designate as an authorized user must complete and sign a debit card authorization form. Any person so designated may request a withdrawal by using an extra Visa Check Card issued with the Health Savings Account. This extra Visa Check Card will be printed with the name of the authorized user on the front and must be signed on the back by the authorized user.
4. Overdrafts are not allowed and overdraft protection is not available with the Health Savings Account.
5. Items accepted for deposit for any other account, even if returned unpaid, will not be charged back against your Health Savings Account.
6. A listing of the interest calculation method(s) and interest payment date(s) for your Health Savings Account is contained in our disclosure conveying Disclosure of Interest, Fees and Account Terms for HSA Debit Card Accounts.

7. You will receive copies of the checks paid from your Health Savings Account with your monthly statement, rather than the original cancelled checks. These copies will not be “substitute” checks, which are checks that are similar in size to original checks but with slightly reduced images on the front and back of the original checks.

8. We waive any rights that we might otherwise have to a continuing lien on your Health Savings Account either as security for all your liabilities to us, or as security for all of the liabilities of your beneficiary to us, whether direct, contingent, past, present or future. We also waive any rights that we might otherwise have to automatically set-off against your Health Savings Account, either in whole or in part, your matured liabilities, or the matured liabilities of your beneficiary.

9. Our current charges are set forth in our disclosures conveying Disclosure of Interest, Fees and Account Terms for HSA Debit Card Accounts and in our Schedule of Fees.

ELECTRONIC FUNDS TRANSFER SYSTEMS DISCLOSURE STATEMENT

1. You may use your Visa Check Card, on the same terms that otherwise apply to a Success Card or ATM Card, to:

- a. withdraw cash from your Health Savings Account,
- b. determine your available balance in your Health Savings Account,
- c. make deposits to your Health Savings Account, and
- d. transfer funds between your Health Savings Account and your other checking account(s) and savings account(s).

ONLINE BANKING AGREEMENT AND DISCLOSURE STATEMENT

1. You may only use the following Internet Banking Services with your Health Savings Account, to:

- a. determine deposit account balance, and
- b. review and download account history.

MEMBER FDIC