

Fulton Bank, Custodian
 c/o Health Savings Administrators, LLC

10800 Midlothian Turnpike, Suite 240 • Richmond, VA 23235 • Phone: 804-378-7756 • Fax: 804-355-5375

**Health Savings Account
 Investment Change Form**

Please make the following change(s) in my Health Savings Account (HSA):

CHANGE MUTUAL FUNDS	Exchange <input type="checkbox"/> All shares OR <input type="checkbox"/> \$ _____ from _____ (fund name) to _____ (fund name).
ADD A MUTUAL FUND	<input type="checkbox"/> Add _____ (fund name) to my investment options. Note: You may only choose from the funds listed on the "Investments - Mutual Funds" section of our website. You must have a minimum of \$5,000.00 in your account to diversify into more than one fund. If you meet the \$5,000.00 minimum account size, you may diversify into as many as four funds. You are required to pick a Primary Fund, if you have not already done so.
CHOOSE A PRIMARY MUTUAL FUND	<input type="checkbox"/> Please designate _____ (fund name) as my Primary Fund. All subsequent contributions to and withdrawals from your Fulton Bank HSA Fund Advantage Account will be made through this fund. You will still have the option to move money between funds.
SWITCH BETWEEN DEBIT CARD AND MUTUAL FUNDS	<input type="checkbox"/> Change my investment option from the Fulton Bank HSA Debit Card Account to the Fulton Bank HSA Fund Advantage Account. Please designate _____ (fund name) as my Primary Fund. Please close my Fulton Bank HSA Debit Card Account. I understand that the fee structure for the Fulton Bank HSA Fund Advantage Account will differ. While I will no longer be charged a \$24.00 Annual Maintenance Fee, I will be charged a quarterly fee of .0009 times my mutual fund account balance. <input type="checkbox"/> Change my investment option from the Fulton Bank HSA Fund Advantage Account (mutual fund account) to the Fulton Bank HSA Debit Card Account and issue a Debit Card (the Visa Check Card) to me. Please close my Fulton Bank HSA Fund Advantage Account. I understand that the fee structure for the Fulton Bank HSA Debit Card Account will differ. While I will no longer be charged a quarterly fee of .0009 times my mutual fund account balance, I will be charged a \$24.00 Annual Maintenance Fee. <u>Note:</u> You must complete a new Enrollment Form when changing your investment option from the Fulton Bank HSA Fund Advantage Account to the Fulton Bank HSA Debit Card Account.
CLOSE HEALTH SAVINGS ACCOUNT	<input type="checkbox"/> Close my Fulton Bank HSA Debit Card Account and my Health Savings Account. <input type="checkbox"/> Close my Fulton Bank HSA Fund Advantage Account and my Health Savings Account. I realize I am responsible for all tax consequences of closing this account. <u>Note:</u> If you wish to move your account to another administrator or trustee, use the transfer form to do so. You will be charged a \$25.00 Transfer Fee but you will avoid unintended taxes.

If you choose the Fulton Bank HSA Fund Advantage Account, the mutual fund investment option for your Health Savings Account, please carefully consider each fund’s investment objectives, risks, fees and expenses before investing. The funds’ prospectuses, which should be read carefully before you invest or send money, contain this and other important information. The “Investments – Mutual Funds” section of our website contains links to the prospectuses and fact sheets for the funds. You may also obtain a prospectus by contacting a fund directly. Past fund performance is no guarantee of future results. The funds (i) are not bank deposits, nor insured by the FDIC, (ii) are not obligations of, endorsed by, or guaranteed by Fulton Bank or any other bank or savings institution, (c) are not guaranteed by the federal government or any federal governmental agency, and (d) will fluctuate in value and may be sold for more or less than the amount invested.

Please note that investing in a Fulton Bank HSA Fund Advantage Account is not a requirement and that investing in mutual funds involves risks. You may instead choose to invest in a Fulton Bank HSA Debit Card Account and earn interest from Fulton Bank. Account holders are urged to carefully weigh the advantages and disadvantages of investing HSA funds in an HSA Fund Advantage Account versus holding them in an HSA Debit Card Account. All Health Savings Accounts, whether invested in an HSA Fund Advantage Account or a HSA Debit Card Account, are custodial accounts with Fulton Bank serving as the custodian.

Fulton Bank is not a registered investment advisor, nor is it acting in the capacity of a registered investment advisor with respect to the offering of Fulton Bank HSA Fund Advantage Accounts. Fulton Bank has retained Fulton Financial Advisors, N.A. (“FFA”), an affiliate, to select the mutual funds available for HSA Fund Advantage Accounts. Under no circumstances is Fulton Bank or FFA offering any of the mutual funds available for the HSA Fund Advantage Accounts, and neither Fulton Bank nor FFA is making any representations or warranties with respect to any of the available funds. Fulton Bank and FFA disclaim any and all liability, contingent or otherwise, for the performance of the available mutual funds. Please see your financial advisor for personal investment advice.

Signature: _____

Fax or mail this form to:

Print name: _____

Fulton Bank
c/o Health Savings Administrators, LLC
10800 Midlothian Turnpike, Suite 240
Richmond, VA 23235
Fax: 804-355-5375

Account Number: _____

Date: _____