

SUPPLEMENTAL TERMS, CONDITIONS AND DISCLOSURES FOR HSA FUND ADVANTAGE ACCOUNTS

This document contains supplemental terms, conditions and disclosures for HSA Fund Advantage Accounts, the mutual fund investment option for your Health Savings Account (“HSA”) with Fulton Bank. These supplemental terms, conditions and disclosures include (a) HSA Fund Advantage – Important Disclosures and (b) Mutual Fund E-Consent.

HSA FUND ADVANTAGE - IMPORTANT DISCLOSURES

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 any 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 an 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 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 a Fulton Bank Debit Card Account. All health savings accounts, whether invested in an HSA Fund Advantage Account or a Fulton Bank Debit Card Account, are custody 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 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.

Service Providers for HSA Fund Advantage Accounts

The following entities provide services with respect to the HSA Fund Advantage Accounts:

Administrator	Health Savings Administrators, LLC (“HSA LLC”)
Custodian	Fulton Bank
Sub-Custodian and Clearing Firm	Fulton Financial Advisors, N.A. (“FFA”)

HSA LLC provides full administration for your account, including but not limited to accepting contributions, processing reimbursements, providing quarterly reports and online account access, and issuing IRS tax forms. HSA LLC also on a daily basis will aggregate all purchase and redemption orders for mutual fund shares and transmit a net buy or sell order for each mutual fund to FFA, who will arrange for the execution of such orders on an omnibus basis as agent for Fulton Bank. You acknowledge and agree that HSA LLC will have sole responsibility for maintaining all records regarding your individual balances in your HSA Fund Advantage Account.

You understand and agree that Fulton Bank has a limited role in your account. You authorize and agree that Fulton Bank does not review trades prior to execution and that its role is limited to administrative recordkeeping as required by the IRS and pursuant to your Custodial Account Agreement with Fulton Bank. You acknowledge and agree that the assets in your HSA Fund Advantage Account may be aggregated in Fulton Bank’s custodial account for investment purposes with the assets of other HSA Fund Advantage Account holders.

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 HSA Fund Advantage Accounts. Fulton Bank has retained FFA, an affiliate, to select the preferred mutual funds available for HSA Fund Advantage Accounts. FFA selects the preferred mutual funds using a formalized mutual fund selection process in which a number of criteria are considered including, but not limited to, asset class, total fund performance, Morningstar® ranking relative to other funds with similar investment objectives, and track record. FFA reviews the preferred funds on a quarterly basis and may make changes in the preferred funds if a particular fund no longer meets the selection criteria.

FFA also serves as the sub-custodian with respect to the HSA Fund Advantage Accounts. You acknowledge and agree that you must direct the mutual fund investment of your HSA Fund Advantage Account by giving your investment directions concerning the available mutual funds directly to HSA LLC, either in writing or online. As noted above, HSA LLC on a daily basis will aggregate all purchase and redemption orders for mutual fund shares and transmit a net buy or sell order for each mutual fund to FFA, who will arrange for the execution of such orders on an omnibus basis as agent for Fulton Bank. You acknowledge and agree that FFA, in arranging for the execution of the buy and sell orders for the available mutual funds, is authorized to follow all trading instructions received from HSA LLC.

Some or all of the mutual funds available for your HSA Fund Advantage Account, or their affiliated investment advisors or distributors, may make payments to one or more of HSA LLC, Fulton Bank and FFA for administrative, recordkeeping, transfer agency, or distribution services they provide with respect to such funds in connection with the HSA Fund Advantage Accounts. [HSA LLC,] Fulton Bank and FFA intend to credit any such payments that they receive as earnings to the holders of HSA Fund Advantage Accounts.

Fees for HSA Fund Advantage Accounts

The following fees apply to HSA Fund Advantage Accounts:

Set Up Fee	\$20.00
Transfer Fee	\$25.00
Administrative Fee	\$36.00 (annual)
Maintenance Fee	.0009 times the account balance (quarterly)
Mutual Fund Sales Charges (front and back-end)	None
Mutual Fund Management Fees	See applicable fund prospectus
Mutual Fund 12b-1 Distribution Fees	See applicable fund prospectus
Mutual Fund Redemption Fees	See applicable fund prospectus

The Set Up Fee is a one-time fee that is paid to HSA LLC for establishing your HSA Fund Advantage Account. This fee will be invoiced to you at the time your account is opened and will be deducted from your account if not otherwise paid by **[time period]**.

The Transfer Fee is a one-time fee that is paid to HSA LLC for transferring your HSA Fund Advantage Account to another HSA provider. This fee will be deducted from your account at the time it is transferred.

The Administrative Fee is an annual fee that is paid to HSA LLC for administering your HSA Fund Advantage Account. This fee will be due on June 30 of each year and will be deducted from your account on July 31 of each year if not otherwise paid before hand.

The Maintenance Fee is a quarterly fee that is paid to HSA LLC for maintaining your HSA Fund Advantage Account. HSA LLC pays a portion of the Maintenance Fee to each of Fulton Bank and FFA for the services they provide in connection with the HSA Fund Advantage Accounts. This fee will be deducted from your account once per quarter, based upon the value of your account at such time.

All mutual funds have Management Fees that are disclosed in a fund's prospectus. Certain mutual funds also may have 12b-1 Distribution Fees and/or Redemption Fees. These Fees, if applicable, are disclosed in a fund's prospectus. Although no fee will be charged by Fulton Bank for distributions from your HSA Fund Advantage Account, if a distribution involves selling shares of a fund that has a Redemption Fee, that Fee will apply according to the terms of the fund's prospectus. Please read each fund's prospectus carefully before investing to ensure that any potential fees are fully understood.

In addition to Redemption Fees, mutual funds may have rules designed to prevent excessive fund trading, which limit investors in the number of permitted short-term roundtrip trades (i.e., a purchase or exchange into a fund followed by a redemption or exchange out of the same fund). Investor whose trades exceed these rules, which vary by mutual fund, may have their trades rejected.

Other Account Administration Fees

The following account administration fees apply to HSA Fund Advantage Accounts: **[Need to confirm that all of these fees apply to HSA Fund Advantage Accounts]**

Copy of Check: \$4.00 per copy

Stop Payment: \$30.00 per check or series

Copy of Statement: \$2.00 per copy

NSF (non-sufficient funds) Fee:* \$35.00

Contribution Returned Unpaid: \$35.00

Research Statement Balancing: \$20.00 per hour or fraction thereof

Wire Transfer

 Outgoing Domestic: \$15.00

 Outgoing International: \$40.00

*Fee applies to overdrafts created by check or other electronic means as applicable.

Unpaid Fees

Shares of your Primary Fund **[confirm]** will sold to recover unpaid fees or other items.

Choosing Mutual Funds and Minimum Balances

You generally must open your HSA Fund Advantage Account with a minimum investment of \$50.00. If you fail to invest at least \$50.00, HSA in its sole discretion may reject your account application.

You must designate one mutual fund as your Primary Fund on your Enrollment Form or your Investment Change Form, and all subsequent contributions to and withdrawals from your account will be made through this Primary Fund. 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 may only choose your initial mutual fund(s) from the funds that FFA has identified as preferred funds for HSA Fund Advantage Accounts, which funds will be listed on the “Investments-Mutual Funds” section of our website. The list of preferred funds may be changed from time to time by FFA. If FFA no longer considers a fund to be a preferred fund, our website will be updated and, if you hold shares of such fund in your HSA Fund Advantage Account, you will be notified that FFA no longer considers such fund to be a preferred fund. However, your investment in such fund will not be automatically redeemed and you will be permitted to make additional investments in such fund. Also, new HSA Fund Advantage Accounts will not be permitted to invest in funds that FFA no longer considers to be preferred funds and that are no longer listed on our website.

You generally must maintain an investment of at least \$50.00 in each fund in which your account is invested. If you fail to maintain the minimum \$50.00 investment in a fund other than your Primary Fund, HSA in its sole discretion may transfer your investment in such fund to your Primary Fund. If you fail to maintain the minimum \$50.00 investment in your Primary Fund,

HSA in its sole discretion may redeem all shares of your Primary Fund, close your HSA Fund Advantage Account and send you a check for the full amount of such redemption. Note that this may be a taxable event for you.

Buying, Selling and Exchanging Mutual Fund Shares

You can buy and sell shares of the mutual funds in your HSA Fund Advantage Account by submitting a request in writing or online. There is no limit to the number of trades in mutual fund shares that you may execute for your account. Note, however, that if a trade involves selling shares of a fund that has a redemption fee, that fee will apply according to the terms of the fund's prospectus.

You can exchange shares of a mutual fund in your account for shares of another available mutual fund by submitting a request in writing or online. If you choose to effect such an exchange, you have the choice of exchanging all of the shares of your current fund for shares of the new fund or exchanging a specified dollar amount of shares of your current fund for shares of the new fund.

You agree to accept electronic confirmation of your trades in mutual fund shares for your HSA Fund Advantage Account. Mutual fund trade orders must be submitted in writing or online no later than **[4:00 p.m. EST]** for same business day execution. **[When both a buy and sell order are initiated by the same account holder on the same business day, the sell order will be executed on the same business day and the buy order will be executed on the next business day.]** Orders to buy and sell mutual fund shares may take up to three business days to execute or settle.

Representatives from HSA LLC, Fulton Bank and FFA will not answer specific questions about the available mutual funds or provide any investment advice. Only you, the account holder, can initiate mutual fund transactions. You agree and acknowledge that you are solely responsible for determining the nature, potential value and suitability of any particular available mutual funds, their selection and related investment strategy.

Paying Eligible Medical Claims

Assets invested in mutual funds through your HSA Fund Advantage Account cannot be directly accessed to cover eligible medical claims. When you wish to pay for a claim, you must first sell shares of a fund in your account by submitting a reimbursement request in writing or online. Mutual fund shares are redeemed in the dollar amount you requested and a check is sent to you.

Orders to buy and sell mutual fund shares may take up to three business days to execute or settle. Therefore, as the account holder you must take this time into consideration when selling mutual funds to cover eligible medical claims.

Switching Between HSA Fund Advantage Account and HSA Debit Card Account

You must choose either the HSA Fund Advantage Account or the HSA Debit Card Account and are not permitted to invest in both types of accounts simultaneously. However, you are permitted to change your investment option from the HSA Fund Advantage Account to the HSA Debit Card Account and vice versa. There are important differences between the HSA Fund

Advantage Account and the HSA Debit Card Account and you are responsible for understanding these differences before making a switch. 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 HSA Debit Card Account. Among other things, the fee structures between the two types of accounts differ and the Fulton Bank Debit Card Account is an interest-bearing account that is FDIC insured, while the HSA Fund Advantage Account is not FDIC insured and will fluctuate in value and may be sold for more or less than the amount invested.

MUTUAL FUND E-CONSENT

We invite you to download, save or print important information about the available mutual funds for HSA Fund Advantage Accounts from our website. All funds are offered by prospectus only. The prospectuses contain each fund's investment objectives, risks, fees and expenses and other important information and should be read carefully before you invest or send money. You acknowledge and agree that the information on our website is not a part of the fund prospectuses and does not alter, add, or supercede any information contained in the prospectuses.

You consent to receive electronically the fact sheets, prospectuses, prospectus supplements, and shareholder reports for any of the available mutual funds for HSA Fund Advantage Accounts in which you choose to invest, and to read the prospectuses, including any supplements, and agree to their terms before investing.

The fact sheets, prospectuses, prospectus supplements, and shareholder reports for the available mutual funds for HSA Fund Advantage Accounts can be accessed on our website in hypertext markup language (HTML) and/or Adobe Acrobat Portable Document Format (PDF). You may access a document in HTML with appropriate browser software, such as Microsoft Internet Explorer or equivalent. To access a document in PDF, you also must have installed Adobe Acrobat Reader on your computer, which may be obtained free of charge at www.adobe.com. You acknowledge and agree that you have communications access to the Internet and are able to access documents in HTML and PDF without additional hardware and software. You understand that you can print these documents if you have access to a printer, using the print button on your browser. You further understand that electronic delivery is provided free of charge by us, although other online service provider charges may apply, and that you may request paper copies of these documents at a reasonable charge **[Will this just be a postage charge? A copying charge and postage charge? Is there any "upcharge" involved?]** by calling HSA LLC at **[add toll-free number]**.

You acknowledge and agree that a prospectus has been made available to you electronically prior to and following your purchase of any available mutual funds for HSA Fund Advantage Accounts.