



HealthSavings ADMINISTRATORS

10800 Midlothian Turnpike, Suite 240
Richmond, VA 23235

June 22, 2015

Dear Account Holder,

We're writing to let you know that *HealthSavings Administrators* has appointed a new custodian for your health savings account (HSA) it administers on your behalf. At our request, HSA Bank, a division of Webster Bank, N.A., will terminate its deposit account agreement with you. Your HSA will be transferred to the newly appointed custodian, FPS Trust Company, LLC, effective September 1, 2015.

Our relationship with FPS Trust enables us to enhance your experience with more online options and lower fees, giving you the freedom to save for today's healthcare expenses — and invest for tomorrow's.

Please note that this change does not affect the investments held within your account. It's simply a change in the custodial bank. Any existing investments with Vanguard® will still be available to you with FPS Trust.

We've made this change easy for you! There are no forms to sign or return.

On September 1, 2015, the custodianship of the Vanguard® investments and debit account funds, if any, in your HSA will be transferred to our new custodian, FPS Trust, and thereafter your HSA will be governed by the terms of the enclosed FPS Trust Agreement.

*However, if you object to the transfer to FPS Trust for any reason, you may opt out **before August 7, 2015**. If you opt out and choose to stay with HSA Bank, your account will be converted to an individual HSA. Different fees may apply if you are not already enrolled in an individual HSA. HSA Bank will notify you of any fee changes. You may also choose to close your account or transfer your HSA to another custodian. To opt out, please follow the instructions provided in the enclosed FAQs under "Are there other options?"*

We encourage you to add your authorized signer(s), beneficiary(ies) and personal banking information to your new online account beginning August 3, 2015. You are also encouraged to read the enclosed FAQs and FPS Trust Agreement containing important information.

Questions? Feel free to email askus@HealthSavings.com or call (888) 354-0697 Monday – Friday, 8:30 a.m. – 5 p.m. EST. We value your business and thank you for the opportunity to serve you.

Sincerely,

W. Patrick Jarrett
Chief Operating Officer

Username & Password

(effective 8/3/15)

Access your new online account with your new username and password (see FAQs)

Lower Fees

- ✓ No \$2 PIN fee for debit transactions
- ✓ No fee for paper statements
- ✓ No increase in annual fee
- ✓ Custodial fee reduced from \$0.80 to \$0.625 per \$1,000 each quarter

One Site, One Login

Securely manage accounts on one site with only one login to remember

Less Paperwork

- ✓ Enhanced online functionality and reporting
- ✓ Rebalance investments
- ✓ Realign funds
- ✓ Transfer between accounts
- ✓ Set up recurring contributions
- ✓ Download transactions

Diversify

Choose from as many of our 22 Vanguard® funds as you would like