

This privacy policy ("Policy") governs visitors to the <https://healthsavings.com/> web site (the "Site") that is owned by Health Savings Administrators, LLC, a Virginia limited liability company (referred to here as "us," "we," or "our").

## I. All Site Visitors

We collect any information you may submit to us, including contact information, name, and email address.

We may use cookies, web beacons or similar technologies to enhance and personalize your experience of the Website, and to assist us with offering services to you. We may use remarketing services to advertise on third party websites to Site visitors. This could be in the form of an advertisement on a search results page, or a site in the Google Display Network, or on Facebook. Third-party vendors, including Google, may use cookies to serve ads based on visits to Our website. To disable cookies, follow the instructions in your web browser.

We may share personal information about you with our service providers as reasonably necessary to operate our business and the Site, and to market our products and services, including for example, web hosts, email list management services, advertising networks, marketing software providers, printers, mailing services, and data processors.

We may also place cookies and similar files on your computer or mobile device to assist with Site and account security, to facilitate site navigation, and to personalize your experience on our site. When you visit the Site and/or our services portal, we may collect information such as computer browser type, Internet protocol (IP) address, pages visited, and average time spent on the sites. We may use third-party service providers to help us analyze online activities and improve our Site and portal.

The Site is hosted in the United States. If you are accessing the Website from a jurisdiction with privacy laws or regulations that differ from United States laws, please be advised that through your continued use of the Website, you are transferring your personal information to the United States and you consent to that transfer.

## Questions and Controls

If you have any questions, comments or suggestions regarding our website's privacy policy, or regarding any other aspects of our website, please send us a message via the Contact area of the Site.

You can manage or review your account information, marketing preferences, and user data. For any of these controls or opt-outs, please contact us at [support@HealthSavings.com](mailto:support@HealthSavings.com).

By contacting us, you can do any or all of the following (a) edit your account information and settings, including profile and contact data; (b) unsubscribe from marketing messages or newsletters; (c) opt out of ad retargeting or other ad network functions (we will redirect you to the relevant ad networks or browser settings for this). If your account has been terminated and is no longer active for transactional purposes, you can also request that we (d) delete your account login credentials; (e) make your account inaccessible, or (f) remove or anonymize any content you have posted to the Site or shared with others on the Site.

If the ownership or control of our company, our service, or the Site changes as a result of a merger, acquisition or sale of assets, we may transfer your information to the new owner, subject to this policy or its then-current version.

## II. Account Holders

If you enroll with us and become an account holder, the following additional terms of this Policy will apply to your use of the Site and our online service portal, in addition to the Site Visitors terms above.

### Collection of Information

We do not request, receive, or store information about medical expenses or health conditions. Our collection of information in regards to your healthcare is limited to the information necessary for us to process such payments. The information that we capture and use for that limited purpose includes the cost of such service, prescription, or other relevant expense, and the provider or vendor for each charge. We also gather information necessary to work with and collect the necessary signatures of account beneficiaries and other authorizations required for account setup and transactional permissions.

### Sharing of Information

We do not share personal information with unaffiliated third parties. We may, however, share personal information and transactional details with the following entities:

- Our third party account administrator, FPS, and related banks and transactional clearing houses
- Your employer, plan sponsor (for example, payroll, human resources, or benefits consultant)
- Your bank, other financial institutions, or investment professional, with respect to transactional activity in your account (for example, transaction history and balances)
- Others with your consent or with the consent of your plan sponsor or representative
- Government agencies, other regulatory bodies and law enforcement officials (for example, for tax purposes or for reporting suspicious transactions).

## III. Additional Terms for Account Holders

In addition to the terms on this online Policy page, we will collect signatures on certain enrollment, renewal, transactional, and other forms and agreements over time, as required by changing laws and regulations, our third party account administrators, financial institutions, your employer, or other related entities. These agreements may include an account custodial agreement. This Policy, as it may be amended from time to time, will supplement and not replace the terms of any such additional and further agreements.