



**Please complete the included application and return to
HSA Bank[®], a division of Webster Bank, N.A. at:**

Fax – (920) 803-4120

- or -

**HSA Bank
PO BOX 939
Sheboygan, WI 53082-0939**

If you have any questions about the application please contact

TD Ameritrade at:

(866) 766-4015

- or -

clientservices@tdameritraderetirement.com



Account Agreement Form for Self-Directed Brokerage Accounts for Plan Participants

PO Box 2226 • Omaha, NE 68103-2226

If you have questions or need additional forms, please call us at 866-766-4015.

1. ACCOUNT INFORMATION

Plan ID Number: 127HSA

Plan Name: HSA Bank

2. ACCOUNT OWNER INFORMATION

Full Legal Name:

Date of Birth: (MM-DD-YYYY) _____ U.S. Social Security Number: (SSN) _____

Marital Status: Single Married Divorced Widowed Mother's Maiden Name: (for account security) _____

Street Address: (no PO box or mail drop) _____

City: _____ State: _____ ZIP Code: _____

Mailing Address: (if different from above) _____

City: _____ State: _____ ZIP Code: _____

Phone Number: _____ Email Address (required for electronic delivery of your account statement and trade confirmations): _____

Check here if you, any member of your immediate family, or any personal or business associate is a senior political figure (SPF). Specify the name of the SPF, political title, relationship to Account Owner and country of office.

Check here if you are a director, 10% shareholder or policy-making officer of a publicly traded company. Specify the company name, ticker symbol, address, city and state.

Check here if you are licensed or employed by a registered broker/dealer, securities exchange or member of a securities exchange. We must receive a compliance letter along with this application.



3. ACCOUNT AGREEMENT

Under penalties of perjury, I certify (1) that the Social Security Number shown on this form is my correct taxpayer identification number, (2) that I am not subject to backup withholding, and (3) that I am a U.S. person (including a resident alien); provided, however, if I am a nonresident alien as disclosed in this application, I do not certify that I am a U.S. person and I understand that I must submit a Form W-8BEN. If I have been notified by the IRS that I am subject to backup withholding as a result of dividend or interest underreporting, I must cross out (2) in this certification.

I acknowledge that I have received and read the "Client Agreement," available at <http://www.tdameritraderetirement.com/forms/ACS182.pdf> or by calling 866-766-4015, that will govern my account. I agree to be bound by the "Client Agreement," which may be amended from time to time and which is incorporated by this reference. I have received and read the TD Ameritrade Privacy Statement. I release and agree to indemnify and hold harmless TD Ameritrade from any and all liability and claims for damages resulting from any action taken pursuant to this Agreement. By my signature below, I attest that I am of legal age to contract and that the information contained in this application is true and correct. I hereby request, subject to acceptance by TD Ameritrade, an account be opened in the name(s) set forth below.

The "Client Agreement" applicable to this brokerage account agreement contains predispute arbitration clauses. By signing this agreement, the parties agree to be bound by the terms of the agreement, including the arbitration agreement located in Section 10 of the Client Agreement.

All securities, dividends and proceeds will be held at TD Ameritrade Clearing, Inc., unless otherwise instructed.

I understand that TD Ameritrade may obtain a current consumer or credit report to determine my eligibility, or continuing eligibility, for credit or for other legitimate business purposes. Any decision by TD Ameritrade to extend credit may be based on information contained in a consumer or credit report, as well as the policies of TD Ameritrade.

I understand that TD Ameritrade may relate information regarding this account, including account delinquency and voluntary closures, to consumer or credit reporting agencies. Upon my request, TD Ameritrade shall inform me of each consumer or credit reporting agency from which they have obtained and/or reported my consumer or credit report. TD Ameritrade agrees to notify the consumer or credit reporting agencies if I dispute the completeness or accuracy of the information furnished by TD Ameritrade. By my signature below, I authorize TD Ameritrade to obtain consumer or credit reports for the name(s) set forth below.

I understand that non-deposit investments purchased through TD Ameritrade are not insured by the Federal Deposit Insurance Corporation (FDIC), are not obligations of or guaranteed by any financial institution and are subject to investment risk and loss that may exceed the principal invested.

Unless I have checked this box, TD Ameritrade will provide my name to corporations whose securities I hold in my account for the purpose of additional corporate communications.

Please note: By accepting the Client Agreement, you agree to have all free credit balances held in your retirement account systematically swept into a money market fund, FDIC-insured bank deposit or other products available under TD Ameritrade, Inc.'s sweep program. A terms sheet or prospectus detailing the sweep vehicle will be sent to your address of record at account opening.

This Self-Directed Brokerage Account ("SDBA") is a part of a retirement plan. TD Ameritrade has an agreement with your TPA/Recordkeeper regarding tax reporting, contribution allocation and other administrative matters. Pursuant to the agreement, your TPA/Recordkeeper is responsible for many of the administrative tracking. For example, if you have a Roth SDBA, your TPA/Recordkeeper will track your holding period for the Roth contributions. If you have specific questions regarding SDBA administration please contact your TPA/Recordkeeper.


Important information about procedures for opening a new account:

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also utilize a third-party information provider for verification purposes and/or ask for a copy of your driver's license or other identifying documents.

Successors and Heirs. This Authorization supplements and in no way limits or restricts rights which the Clearing Firm may have under any other agreement with me. This Authorization will bind my heirs, executors, administrators, successors and assigns and will benefit the Clearing Firm's successors and assigns.

The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

 Plan Participant's Signature:	Date: _____
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Send completed form to:
HSA Bank
PO Box 939
Sheboygan, WI 53082-0939

Or fax completed form to:
(920) 803-4120

Investment Products: Not FDIC Insured * No Bank Guarantee * May Lose Value

PO Box 2226 ■ Omaha, NE 68103-2226
 Fax: 800-914-8980

1. COMMISSIONS & TRANSACTION FEE

Please note: Your Plan may restrict certain investments and not all commissions shown may be applicable.

Stocks & ETFs¹

Trade Unlimited Shares (market, limit and stop orders)	Price
• Commission-Free ETFs ²	No Commission
• Internet orders	\$9.99
• Interactive Voice Response (IVR) phone system orders	\$14.99
• Broker-assisted orders	\$24.99

- Orders executed in multiple lots on the same trading day will be charged a single commission. When an order is partially executed over multiple trading days, the order is subject to a separate commission charge for each trading day.
- ETFs eligible for commission-free trading must be held at least 30 days. If you sell an eligible ETF within the 30-day hold period, a short-term trading fee will apply.

Options

Options ³	Price
• Options ³	\$9.99 + \$0.75 per contract

- Option Exercises and assignments will incur a \$19.99 commission. Options involve risks and are not suitable for all investors. On a Self-Directed Brokerage Account (SDBA), options trading level is dependent on Plan approval. To apply for options trading privileges, please complete the TD Ameritrade Plan Participant and Plan Trustee Account Upgrade Form. Some accounts, such as options-approved accounts, are required to receive monthly statements either electronically (free) or via U.S. mail.

Mutual Funds⁴

Fund Type	Price
• No Load	\$25
• Load	No Fee*
• NTF	No Fee

- Only no-transaction-fee (NTF) funds (except ProFunds and Rydex) and load-waived A shares held 90 days or less will be subject to a short-term redemption fee, which will be a flat fee of \$49.99. This fee is in addition to any fees addressed in the fund's prospectus.

TD Ameritrade receives remuneration from fund companies participating in its no-load, no-transaction-fee program for recordkeeping and shareholder services and other administrative services. The amount of remuneration for these services is based in part on the amount of investments in such funds by TD Ameritrade clients. No-transaction-fee funds have other fees and expenses that apply to a continued investment in the fund and are described in the prospectus.

*The Fund Family will charge fees as detailed in the fund prospectus.

Fixed-Income⁵

- All buy orders for bonds are subject to a five-bond (\$5,000 par value) minimum.
 - Online CD buy orders are subject to a two-CD (\$2,000 par value) minimum.
- TD Ameritrade may act as principal on any fixed-income transaction. When acting as principal, we will add a markup to any purchase and subtract a markdown from every sale. This markup or markdown will be included in the price quoted to you.

2. FEE SCHEDULE⁶

TD Ameritrade offers low commissions, but some services require additional charges.

Reorganization Fees

Deposit ⁷	\$25
Mandatory ⁸	\$20
Non-mandatory and tender offers ⁹	\$30
Withdrawal from tender offer ¹⁰	\$10

Duplicate Statements and Confirmations \$5 per copy (no charge for electronic documents)

Research Fee¹¹ \$60 per hour

Non-Standard Asset Fees¹²

Non-standard assets include limited partnerships, private placements, restricted securities and other assets not traded on a national market.

Per-Transaction Fee	\$100
Custody Holding Fee	\$250 per year per asset

Fees charged may vary by program, location or arrangements. Fees are subject to change upon 30 days' notice to you. All prices shown in U.S. dollars.

- All service fees subject to change. Additional fees charged to TD Ameritrade by transfer agents will be passed through to the client's account. TD Ameritrade charges a sales fee on certain sell transactions. The sales fee is assessed at a rate consistent with Section 31 of the Securities Exchange Act of 1934. For a current fee rate, visit www.tdameritraderetirement.com or contact a Client Services representative.
- Applies when a security has gone through a mandatory reorganization before the certificate is deposited into an account.
- Applies when a security has gone through a mandatory reorganization for all shares held in an account, including those pending trade settlement, on the effective date of the reorganization.
- Applies when a client chooses to participate in a non-mandatory reorganization offer (does not apply to dividend elections and odd-lot tender offers).
- Applies when a client chooses to withdraw from a non-mandatory reorganization offer.
- Research is conducted subsequent to specific and usually disputed account activities.
- TD Ameritrade may at its discretion allow non-standard assets to be received into the account, subject to applicable fees. Such assets will be held for liquidation purposes only.

Investment Products: Not FDIC Insured * No Bank Guarantee * May Lose Value

FACTS

WHAT DOES TD AMERITRADE DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and financial account numbers
- Account balances and transaction information
- Income and employment information

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons TD Ameritrade chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TD Ameritrade share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share

To limit our sharing

- Call 800-326-7141 *f* a client services representative will assist you **or**
- Visit us online: tdameritrade.com/privacy

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 800-326-7141 or email privacy@tdameritrade.com

Who we are

Who is providing this notice?

TD Ameritrade, Inc. and the TD Ameritrade family of divisions and companies, including TD Ameritrade Institutional, thinkorswim and Amerivest Management, LLC.

What we do

How does TD Ameritrade protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

For more information, please visit trameritrade.com/security

How does TD Ameritrade collect my personal information?

We collect your personal information, for example, when you

- Open an account or make deposits or withdrawals from your account
- Direct us to buy securities or direct us to sell your securities
- Tell us about your investment or retirement portfolio

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include companies with a TD Ameritrade name, financial companies such as RED Option Advisors, Inc. and the TD Bank Financial Group family, including TD Bank and The Toronto-Dominion Bank, as well as non-financial companies such as Investools, Inc.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- TD Ameritrade does not share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- TD Ameritrade doesn't jointly market

Other important information

For Nevada Residents. We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by calling 800-326-7141. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number- 702.486.3132; email: BCPINFO@ag.state.nv.us.

For Vermont Residents. In accordance with Vermont law, we will not share information we collect about Vermont residents with companies who are not affiliates, except as permitted by law, such as with your consent or to service your accounts. We will not share information about your creditworthiness with our affiliates without your authorization or consent, but we may share information about our transactions or experiences with you with our affiliates without your consent.

For California Residents. In accordance with California law, we will not share information we collect about you with nonaffiliates, except as allowed by law. For example, we may share information with your consent or to service your accounts. Among our affiliates, we will limit information sharing to the extent required by California law.