

Webster Bank, N.A.  
145 Bank Street  
Waterbury, CT 06702

HSA Bank is a division of Webster Bank

# Press Release



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## **FOR IMMEDIATE RELEASE**

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## **HSA Bank: Average Rollover Balance Increases Nearly 25 Percent**

WATERBURY, Conn., February 6, 2008 - HSA Bank<sup>®</sup>, a division of Webster Bank, N.A., a subsidiary of Webster Financial Corporation (NYSE: WBS), announced today that the average health savings accountholder balance being rolled over to 2008 increased by nearly 25 percent.

The average rollover from 2007 to 2008 was \$2,160, up from \$1,734 the previous year.

“Prior to 2007, accountholders were increasing their balances an average of 10 percent each year,” said Kirk Hoewisch, president of HSA Bank. “This year’s higher increase not only demonstrates health savings accounts (HSAs) are helping consumers save money, but that new regulations enacted in 2007 are helping consumers save even more. I am confident that account balances will continue to grow as awareness of the new regulations increases.”

The Health Opportunity Patient Empowerment Act of 2006 enables HSA accountholders to contribute up to the maximum IRS contribution allowed, regardless of the health plan deductible amount. In 2008, the IRS contribution maximums are \$2,900 for individual coverage and \$5,800 for family coverage. The balance accumulated in an HSA can be used tax free for future qualified medical expenses. And accountholders aged 65 and older can use the funds for any reason, although those funds must be reported in the accountholder’s income if not used for qualified medical expenses.

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**HSA Bank serves customers in every state in the nation and has more than 10 years of experience with health care savings accounts. HSA Bank continuously strives to offer the best HSA product in the industry. HSA Bank combines convenience, service and savings with low account maintenance fees, competitive interest rates, several investment options, 24-hour account access online or through its automated telephone system, and outstanding personal service.**

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For more information about HSA Bank, visit the HSA Bank website at [www.hsabank.com](http://www.hsabank.com).

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Webster Financial Corporation is the holding company for Webster Bank, National Association. With \$17.2 billion in assets, Webster provides business and consumer banking, mortgage, insurance, financial planning, trust and investment services through 181 banking offices, 343 ATMs, telephone banking and the Internet. Webster Bank owns the asset-based lending firm Webster Business Credit Corporation, the insurance premium finance company Budget Installment Corp., Center Capital Corporation, an equipment finance company headquartered in Farmington, Connecticut and provides health savings account trustee and administrative services through HSA Bank, Member FDIC and equal housing lender.

For more information about Webster, including past press releases and the latest annual report, visit the Webster website at [www.WebsterOnline.com](http://www.WebsterOnline.com)

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