

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

HSA Bank is a division of Webster Bank

# Press Release



## **FOR IMMEDIATE RELEASE**

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## **HSA Bank Accountholder Balances Grow by Ten Percent**

WATERBURY, Conn., March 8, 2007 - HSA Bank<sup>®</sup>, a division of Webster Bank, N.A., a subsidiary of Webster Financial Corporation (NYSE: WBS), announced that its accountholders had a ten percent higher average balance entering 2007 than they did entering 2006. On average, accountholders began 2007 with more than \$1,730 in their health savings accounts.

“Over the last decade of providing medical and health savings accounts, we have seen the average balance of an account increase by ten percent each year it is open,” said Kirk Hoewisch, president of HSA Bank. “We expect the trends we have seen in the last ten years to accelerate based on the increased savings potential created by the Health Opportunity Patient Empowerment Act of 2006.”

The Health Opportunity Patient Empowerment Act of 2006 enables accountholders to contribute up to the IRS contribution limit of \$2,850 for single plans and \$5,650 for family plans, not limiting them to their health plan deductible. 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. Those funds must be reported in the accountholder’s income.

HSA Bank serves customers in every state in the nation and is one of the first financial institutions nationwide to offer health savings accounts. In 2006, HSA Bank was named to the *Kiplinger’s Personal Finance* “The Best List” as the “best health savings account.” HSA Bank combines convenience, service and savings with low account maintenance fees, high interest rates, investments, 24-hour account access online or through an automated telephone system and outstanding personal service. 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 and Webster Insurance. With \$17.1 billion in assets, Webster provides business and consumer banking, mortgage, insurance, financial planning, trust and investment services through 177 banking offices, 334 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, a division of Webster 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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