

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 Named to Kiplinger's "The Best List"

WATERBURY, Conn., October 31, 2006 - HSA Bank™, a division of Webster Bank, N.A., a subsidiary of Webster Financial Corporation (NYSE: WBS), was named to *Kiplinger's Personal Finance* "The Best List" as the "Best Health Savings Account." Kiplinger's cites "low fees, a knowledgeable call center and plenty of investment choices" as why HSA Bank is "the best place to go" for a health savings account.

"HSA Bank has been a leader in the healthcare savings account industry for nearly a decade and strives to provide the most comprehensive product on the market," said Kirk Hoewisch, president of HSA Bank. "Kiplinger's recognition of HSA Bank as the best health savings account is an honor and affirmation of HSA Bank's continued dedication to HSAs."

HSA Bank serves customers in every state in the nation and is one of the first financial institutions nationwide to offer health savings accounts. HSA Bank combines convenience, service and savings with low account maintenance fees, high interest rates for 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.

Webster Financial Corporation is the holding company for Webster Bank, National Association and Webster Insurance. With \$18.1 billion in assets, Webster provides business and consumer banking, mortgage, insurance, financial planning, trust and investment services through 175 banking offices, 328 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.

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