

## Important Information about Electronic Records and your Health Savings Account

By creating your account online, you agree to accept account enrollment documents in electronic format. The account enrollment documents consist of the three (3) following documents: *Privacy and Opt-Out Notice*, *Deposit Account Agreement and Disclosures for Health Savings Accounts*, and *Interest Rates and Service Fees*. To retain a copy of these documents you can save the files to your computer or print.

**Q1.** Do I have the option to have some items provided on paper?

**A1.** Yes; however, to enroll online, you must first receive the account enrollment documents electronically. Other documents, including your account welcome kit, will be automatically mailed to you on paper after you enroll. If you wish to receive paper account statements, you will need to elect this option in Internet Banking under *Profile*.

**Q2.** How can I obtain paper copies of the account enrollment documents?

**A2.** To request copies, call the Client Assistance Center at (800) 357-6246, Monday through Friday, 7 a.m. – 9 p.m., CT. The documents can also be viewed and printed from [www.hsabank.com/forms](http://www.hsabank.com/forms).

**Q3.** Will there be any fee for paper copies of the account enrollment documents I request by calling the Client Assistance Center?

**A3.** No, there will not be a fee if the Client Assistance Center mails you paper copies of the account enrollment documents. For documents other than account enrollment documents or notices required by federal regulations, we may charge the fee listed in the *Interest Rates and Service Fees* schedule.

**Q4.** How can I withdraw my consent to accept account enrollment documents electronically?

**A4.** In order to enroll online, you must accept to receive the account enrollment documents electronically.

**Q5.** Does this agreement to receive account enrollment documents electronically apply to all communications with HSA Bank?

**A5.** No. Your consent to receive account enrollment documents electronically applies only to the *Privacy Policy*, *Deposit Account Agreement and Disclosures for Health Savings Accounts* and *Interest Rates and Service Fees* documents.

**Q6.** How will HSA Bank provide me with the account enrollment documents if my software or hardware prevents me from accessing them online?

**A6.** The documents are provided in Adobe PDF format. To view the documents you must download Adobe® Reader® from [www.adobe.com](http://www.adobe.com). The documents are sent in the account welcome kit you will receive after account opening.