

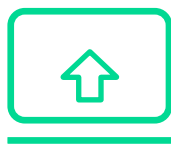
Selecting your Health Savings Account contribution method

1

Group Online Contribution (GOC)

Recommended for small or mid-size employers

This is our easiest and most popular option. GOC enables you to make contributions through our online portal. HSA Bank debits the funds from your external bank account and contributes the funds to employees' HSAs on a one-time or recurring basis. You can submit employer contributions and employee pre-tax contributions at the same time with detailed transaction descriptions on the employer portal.



Enter contribution amounts directly or upload Excel file to the portal



HSA Bank creates ACH debit



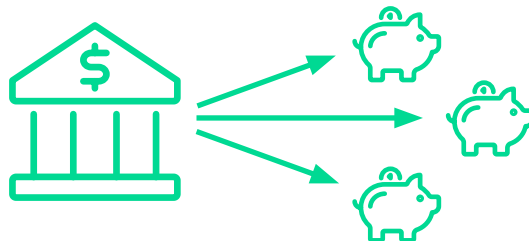
Funds are debited from employer external bank account and contributed to employees' HSAs

2

Direct ACH Contributions (Direct Deposit)

Recommended for small or mid-size employers

Direct ACH enables you to use your current payroll provider to make employee contributions. Your payroll vendor will need to update their NACHA file in order to code each contribution entry to appear with the appropriate transaction description on the employer portal. HSA Bank provides you with the employee account numbers and routing number to complete the setup of this option.



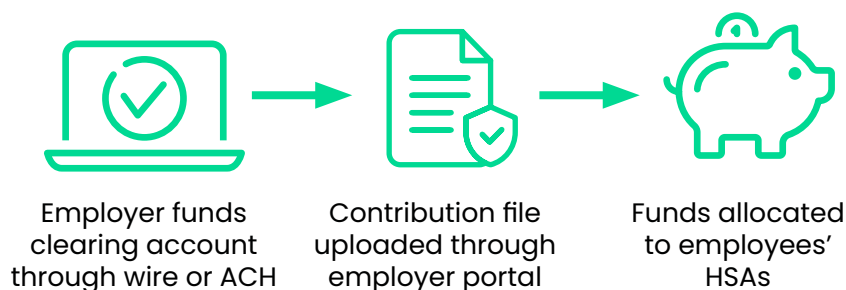
Contributions from an external bank account are contributed to employees' HSAs through ACH direct deposit

3

Portal File Upload With Clearing Account

Recommended for small or mid-size employers

This option allows you to fund a designated clearing account through wire transfer or ACH. Emails and reports detail when funds are contributed into that account. Then an electronic contribution file is uploaded through the employer portal, which details the contribution instructions to move the funds from the clearing account into your employees' accounts. The wire or ACH received must match the total contribution amount of the file in order for the file to process automatically. Testing of the file format is required.

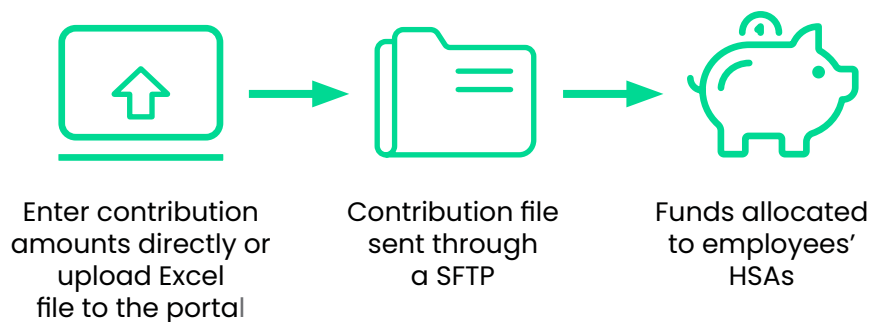


4

Electronic Contribution File With Clearing Account

Recommended for mid-size or large employers

This option allows you to fund a designated clearing account through wire transfer or ACH. The only difference between this and option 3 is that the electronic contribution file is sent to HSA Bank through a SFTP. Transmission setup and testing are required.



1

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| | Group online contributors (GOC) | Direct ACH contributions (direct deposit) | Portal File Upload with Clearing Account | Electronic File with Clearing Account |
|---|--|--|--|---|
| Best used by | Small and mid-size employers (up to 1,500 employees) | Small and mid-size employers (up to 2,500 employees) | Small and mid-size employers (only offered to groups with over 100 employees) | Mid-size and large employers (only offered to groups with over 500 employees) |
| Ability to categorize contributions as employer/payroll | Yes | Yes, if your payroll vendor can support adding additional info to the discretionary data field (instructions will be provided) | Yes | Yes |
| Contribution timing | Minimum of 3 business days after submitted through the portal | Based on payroll vendor | Within 24 hours of funds and matching file receipt | Within 24 hours of funds and matching file receipt |
| Primary benefits | Ability to set up recurring contribution schedule | Incorporated into your direct deposit payroll processing; no additional funding process required | Contribution method with clearing account without the need to support FTP/SFTP | Supports automated solution from your payroll system |
| Key considerations | Direct debit from your external bank account | May incur additional costs from payroll provider | You can support your standard file format and upload it to the portal | You can support our standard file format and PGP encryption |
| Implementation time | 3-5 business days | Based on payroll vendor | 1-2 weeks (includes setup and testing) | 4-6 weeks (includes setup and testing) |
| Additional documents required | Group Online Contribution (GOC) Form and ACH Origination Agreement | None | HSA Contribution File Origination and Funding Agreement | HSA Contribution File Origination and Funding Agreement |



Business Relations

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