

Consent to Electronic Communications

PLEASE READ THIS AGREEMENT CAREFULLY BEFORE REGISTERING FOR THIS SERVICE AND KEEP A COPY FOR YOUR RECORDS:

By registering for this service, you hereby agree and understand that you are providing your consent to the electronic delivery and communication of account statements, documents or information relating to your Health Savings Account (HSA) ('Account'). You acknowledge that you have the required hardware and software (as noted below) and that you can access information we have posted on this site. Even though you consent to receive HSA documents electronically, paper copies may still be provided.

1. Categories of Electronic Communications

You are agreeing to electronic delivery of all disclosures and information relating to your Account. Your consent will apply both at the time of enrollment and in the future. Electronic delivery may include, but is not limited to:

- Health Savings Account Custodial Agreement
- High-Yield Health Savings Account Supplement
- Privacy Policy
- Health Savings Account Interest Rate Schedule
- Health Savings Account Fee Schedule
- Health Savings Account Investment Terms and Conditions
- Health Savings Account Debit Card Agreement
- Investment related documents including prospectuses, statements, and trade confirmation
- Letters, notices, or alerts regarding your Account including notices of changes in services or fees
- Account statements and related forms (e.g., HSA Statements, HSA Tax Forms 1099-SA, and 5498-SA)
- Claims-related notifications and other related claims documentation and forms
- Any disclosure required by federal, state, or local law, including disclosures under the federal Fair Credit Reporting Act and the financial privacy provisions of the Gramm-Leach-Bliley Act
- Other information, documents, data records and other legal notices that may relate to your Account (e.g., prospectuses, proxy solicitations).

Statements, related forms, documents, or account information may include your name and some information about your Account, including your balance; however, we will never include your full account number or social security number in any information sent electronically. This information may be viewed by any party with access to your Account or the email account you have provided to use for electronic delivery.

Your consent will continue to apply, and you will continue to receive electronically the applicable or requested information pertaining to your Account above until you are no longer an accountholder or until you withdraw your consent as noted below.

2. How to Withdraw Consent for HSA Statements and HSA Tax Forms

At any time, you may withdraw your consent to receive HSA Statements or HSA Tax Forms electronically by visiting the Portal, contacting us in writing at Attn: WealthCare Saver* P.O. Box 162177, Altamonte Springs, FL 32716 or by telephone at (866) 287-5675. Any withdrawal of your consent will be effective only after we have a reasonable period to process your withdrawal request. If you withdraw your consent to receive these documents electronically, you will receive them in paper form after the date on which you withdrew such consent, and a fee may apply in accordance with the then current HSA Fee Schedule found on the Portal.

3. Hardware and Software Requirements

To access and retain account information electronically, you must have the following:

- SSL-enabled web browser such as Microsoft Internet Explorer most current version and last prior version, Google Chrome most current version and last prior version, Mozilla Firefox most current version and last prior version, and Edge most current version. A personal computer or equivalent device

capable of connecting, and connected, to the Internet via dial-up, DSL, cable modem, wireless access protocol or equivalent access. (Internet and/or e-mail access may incur charges from service providers or local telephone companies.)

- Acrobat Reader software version 6.0 or higher to view documents in Portable Document Format (PDF). This viewer is available for download, free of charge, from www.adobe.com
- Sufficient electronic storage capability on your hard drive or other data storage facility or a means to print or store notices and information through your browser software.

4. Requesting Paper Copies

If you receive HSA Statements or HSA Tax Forms electronically, you should not expect to receive a paper copy unless you request it, or we otherwise deem it appropriate to provide them. You may obtain paper copies at any time by accessing the appropriate section of the Portal and printing them yourself or by calling WealthCare Saver at (866) 287-5675.

5. Communications in Writing

All communications in either electronic or paper format from us to you will be considered 'in writing.' You should print or download a copy of this Consent to Electronic Communications and any other documentation that is important to you for your records. You should also download and print the HSA Custodial Agreement and Privacy Policy.

6. Terminations/Changes

We reserve the right, at any time and without notice, to stop providing HSA Statements and HSA Tax Forms electronically and provide you with paper copies. We will provide notice of such termination or change as required by law. Your Account will be assessed the Paper Statement Fee as stated in the then current HSA Fee Schedule found on the Portal.

You are responsible for providing a current, valid email address, as well as to keep us informed of changes to your email address by updating your customer profile on the Portal. You understand that it is important to provide a current, valid email address or you may not receive important information related to your Account. If emails we send are returned to us, we may, in our discretion, cancel your electronic delivery enrollment. In order to resume electronic delivery, you will need to re-enroll for electronic delivery of these documents, by providing updated email address information.

You are responsible for informing us if any document sent electronically is not accessible, is incomplete, or is unreadable. If you are unable to retrieve a copy of your documents electronically, through no fault of ours, you may request a paper copy be sent to you via U.S. mail; however, a fee may apply in accordance with the then current HSA Fee Schedule found on the Portal. Your request to receive a paper copy via U.S. mail does not constitute a withdrawal of your consent. Your consent will continue to apply until you are no longer an account holder or until you withdraw your consent as provided above. We are not responsible to archive your statements beyond the time required by applicable law.

7. SPAM Filters

We will make every effort to ensure our e-mail notifications are properly listed with all SPAM filter agencies; however, you are responsible to ensure that any SPAM filters recognize e-mail that originates from us. If you fail to receive e-mail notifications and/or notice of electronic statement availability from us after enrolling for Electronic Communications and statements, please check with the provider of your email account and/or the SPAM filter associated with your email account.

8. Acceptance and Consent

You have elected to apply electronically to open an Account, and WealthCare Saver is the Custodian of this Account. After having read and understood this Agreement, by opening the link "Sample PDF File" in the portal (when you elect electronic delivery of account communications and documents) and entering the provided PDF PIN Code, you consent to this Agreement, and you agree to the following statements:

- I have read, understand, and agree to be bound by the terms and conditions described above and consent to receive Electronic Communications according to the process described above. I understand that I may incur costs, including but not limited to, online access and other charges from my internet service provider, in accessing and/or viewing such document(s).
- I understand and agree that: (i) my consent to view documents electronically does not automatically expire and is not limited as to duration; (ii) confirm that I have computer hardware and software that meet the requirements above; (iii) consent to receiving all Electronic Communications in connection with my Account electronically (as described above), and (iv) agree that, except as provided in this Agreement, I may no longer receive any agreements, fee schedules, disclosures, transaction activity, statements, forms, privacy notices or other communications related to my Account in paper form.

*WealthCare Saver is a dba of Alegeus Technologies, LLC, a licensed Non-Bank Custodian