



November 30, 2015

<FName> <LName>  
<Address Line 1>  
<Address Line 2>  
<City>, <State> <Zip>

**Subject: Notice of an Important Change to your U.S. Bank Health Savings Account (HSA)**

Dear HSA Accountholder,

This letter is to notify you of upcoming changes to your Health Savings Account ("HSA"). Effective December 31, 2015, U.S. Bank will no longer be the custodian of your HSA and will be transferring the custodial relationship and your HSA deposits to Optum Bank ("Optum").<sup>1</sup>

**You do not need to take any action at this time.** Please continue using and funding your HSA as you are today. During the transition, please be assured of the following:

- The funds in your HSA cash account will remain FDIC insured
- Your investments will be transferred to Optum in-kind with the same investment manager as before
- Although your HSA will be with Optum, your HSA with Optum will be subject to the same terms and conditions until further notice
- Web Access to your account information including statements and tax forms will remain unchanged until further notice
- You may continue to access your account using your HSA debit card until further notice

**Be on the lookout for important information from U.S. Bank and Optum on your specific HSA account, which you will begin receiving in the coming months.**

You do not need to take any action to continue your services with Optum. If you have any questions related to the transition, please contact Customer Service Monday - Friday, 7:00 a.m. - 7:00 p.m. Central Time. You will find the toll-free phone number on the back of your Health Savings Account debit card.

Sincerely,

*U.S. Bank, NA*

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<sup>1</sup> *The transfer to Optum is currently being reviewed by the Federal Deposit Insurance Corporation (the "FDIC") and cannot be completed until the transaction has been approved by the FDIC and certain other customary closing conditions have been satisfied.*

**Important Information:**

This Health Savings Account (HSA) is a custody account with U.S. Bank serving as the custodian. Terms and conditions of the HSA are included in your HSA Application and Agreement. For the U.S. Bank HSA, your funds maintained in the Cash Account are FDIC insured, subject to FDIC insurance coverage and insurance limits allowed by law. FDIC insurance is determined by end-of-day ledger balances in your deposit account which may include funds deducted from your available balance for investment purchases that have not yet settled. U.S. Bank and its representatives do not provide tax or legal advice. Clients should consult with their tax and/or legal professional for advice and information concerning their particular situation. Please carefully consider your individual investment objective(s) and tolerance for investment risk before making any investment. Investments are not a guarantee and past performance does not necessarily predict future results.