



INSTITUTIONAL TRUST & CUSTODY
Health Savings SolutionSM



Health Savings Solution Product Guide

Health Savings Solution, available through U.S. Bank, offers you an easy, convenient way to establish and maintain a Health Savings Account (HSA).

Easy Enrollment

Through a simple enrollment process you can quickly and easily open an HSA with U.S. Bank.

Automatic Contributions

You can establish regular funding of your HSA through payroll deduction. Contributions can also be easily made by mailing a contribution check to U.S. Bank.

Debit Card or Checks

A Health Savings Solution HSA provides you with greater flexibility and convenience for payment of qualified medical expenses. The U.S. Bank HSA functions similar to a checking account allowing you to pay for qualified medical expenses with your Health Savings Solution debit card or checks. Debit card(s) and checks are provided as standard product features to all accountholders.

Investments

As an HSA accountholder, your account balances will be invested in an FDIC-insured, interest-bearing deposit account. An array of mutual fund options will be available once your account meets the minimum balance requirements of the Health Savings Solution investment program. The mutual fund options provide accountholders with a variety of fund allocation choices, including several from the Lipper award-winning fund family, First American Funds. Support tools are available on the Web site at www.myhsa.usbank.com.

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Health Care Decision Support Tools

U.S. Bank is committed to empowering today's health care consumer by providing helpful tools to manage your health care and save money on your medical expenses. Health Savings Solution includes the Subimo Coverage AdvisorSM and Healthcare AdvisorSM, and medical claim cost management services from My Medical Control. These tools assist you in making important medical and financial health care decisions, including health insurance choices, at no additional cost.

Accountholder Support

There are multiple options to obtain account information:

- The Health Savings Solution Web site is available 24/7, www.myhsa.usbank.com. This secure Web site provides information such as your balance, transaction detail and interest paid. Self-service and account maintenance features are also available on the Web site.
- The Voice Response System is available 24/7 toll-free, 866-273-8275. It provides phone access to your HSA information, such as current balance and recent transactions.
- The Health Savings Solution Call Center is available Monday through Friday, 8:00 a.m. to 7:00 p.m. CT to respond to your inquiries, support account maintenance and provide account information. The toll-free number is 866-273-8275.

Accountholder Reporting

Monthly statements, either paper or online, will be provided. Access to information is always available via the Health Savings Solution Web site at www.myhsa.usbank.com and the Health Savings Solution Center, 866-273-8275.



NOT FDIC INSURED NO BANK GUARANTEE MAY LOSE VALUE

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 Master Signature Card and Agreement. U.S. Bank deposit products that are held in the HSA are FDIC insured, subject to FDIC insurance limits. Non-deposit investment products, such as mutual funds, that may be held in the HSA are not FDIC insured, are not guaranteed by U.S. Bank and may lose value. Past returns of investment products do not guarantee future results. Mutual fund prospectuses provide detailed information about fund investment objectives and fees. Read a mutual fund's current prospectus carefully before investing. U.S. Bank does not provide legal, tax, or investment advice to HSA accountholders. Contact a qualified accountant, attorney or investment adviser for tax, legal or investment advice.

**U.S. Bank Health Savings
SolutionSM is your easy,
convenient, one-stop
Health Savings Account
solution for today
and tomorrow.**