

## **Electronic Disclosure and Consent Agreement**

This Electronic Disclosure and Consent Agreement applies to the Health Savings Account Application to which it is linked ("this application") and to the following categories of information ("Communications"):

- This application and any amendments, modifications, or supplements to it.
- Any agreements, disclosures, or notices related to or provided in connection with this application. This includes, without limitation, this Electronic Disclosure and Consent Agreement and all other agreements, disclosures, or notices identified in the section of this application titled "Account Disclosures."
- Any other communication related to this application.

By clicking "I accept" at the conclusion of this application, you agree to this Electronic Disclosure and Consent Agreement, and you agree to receive all Communications in electronic form. All Communications that we provide to you in electronic form will be provided on this website.

In order to access and retain Communications, you must have:

- An Internet browser that supports 128-bit encryption, such as Microsoft® Internet Explorer version 6.0 or above, AOL® version 8.0 or above, or Firefox® version 1.0 or above.
- A personal computer (equipped with a 133Mhz processor and 800 x 600 screen resolution), operating system, and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form by access to our website using one of the browsers specified above.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit (at least 64 megabytes of memory).
- A printer that is capable of printing from your browser.
- Adobe® Reader® version 7.0 or above.

Although we reserve the right to provide Communications in paper form at any time, you agree that we are under no obligation to do so. All Communications in either electronic or paper form will be considered to be "in writing." You should print a paper copy of this Electronic Disclosure and Consent Agreement and any electronic Communications that are important to you and retain the copies for your records. If you do not wish to receive Communications electronically, you may not use this application to open a Health Savings Account.

If you wish to withdraw your consent to have Communications provided in electronic form, you must discontinue this application. There are no fees to do so.