Thank you for opening a Health Savings Account, or HSA — an account that works in conjunction with your health insurance plan to help you make the most of every healthcare dollar you save and spend. Here’s how:

- **Use your HSA to save and pay for healthcare costs — and build your healthcare safety net — tax free!** Whether you're paying for qualified healthcare expenses, contributing money, or earning on interest and investments, you get tax advantages on every dollar in your HSA.
- **Take your HSA wherever you go!** Even if you get a new job, switch health insurance plans, or retire, the HSA is yours — it goes where you go. The money carries over from year-to-year and can even be used throughout retirement.

### Ready to get started?

Here are five steps you can take to make the most of your HSA:

#### 1. Access your account anytime, anywhere

Through *Wells Fargo Online®,* it's easy to manage your HSA:
- Check your balance on your computer, smartphone, or via text
- Transfer money to and from your account
- Pay qualified healthcare bills with Online Bill Pay
- Invest your HSA dollars
- Learn more about how to use your HSA
- Designate your beneficiary — download, complete, and return beneficiary form

#### 2. Take advantage of your *Wells Fargo Visa®* HSA debit card

Your HSA debit card makes it easy to pay for qualified medical expenses. Remember, like other debit cards, you need to have money in the account before you can use it.

You should receive your debit card and PIN in separate mailings soon. Additional cards for your tax dependents can be requested online.

#### 3. Sign on anytime

Visit wells Fargo.com

#### 4. Don’t have a *Wells Fargo Online®* account?

Once you get your debit card and PIN, which will be arriving in separate mailings, visit wells Fargo.com and click “Sign Up” at the top of the screen.

#### 5. See your full financial picture online

If you’re already a *Wells Fargo Online®* customer, see your HSA with the rest of your accounts to get your full financial picture.

#### 6. Activate your card today!

Don’t wait to activate your HSA debit card.

As soon as you do, you can use it to pay for qualified medical expenses at:
- Your health provider’s office — primary care, urgent care, eye doctor, chiropractor, acupuncturist, and more
- Your dentist’s office
- Pharmacies, discount, and club stores
More important information

Also included in this packet:

- **Consumer Account Application**: Please review the attached application, and sign and return it using the postage-paid envelope provided.

- **HSA Custodial Agreement, Privacy Policy, and Fee Schedule**: These documents include information about the terms that govern your HSA and our commitment to the privacy and security of your financial information. Please read them carefully and save them with your records.

**Interest Rates**

The deposit account portion of your Wells Fargo HSA is an FDIC-insured, interest-bearing account. The following Interest Rates are effective as of 12/1/2013.

<table>
<thead>
<tr>
<th>Balance</th>
<th>Annual Percentage Yield (APY)</th>
<th>Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - $1,999.99</td>
<td>0.05%</td>
<td>0.05%</td>
</tr>
<tr>
<td>$2,000 - $4,999.99</td>
<td>0.05%</td>
<td>0.05%</td>
</tr>
<tr>
<td>$5,000 - $9,999.99</td>
<td>0.15%</td>
<td>0.15%</td>
</tr>
<tr>
<td>$10,000 - $14,999.99</td>
<td>0.30%</td>
<td>0.30%</td>
</tr>
<tr>
<td>$15,000+</td>
<td>0.50%</td>
<td>0.50%</td>
</tr>
</tbody>
</table>

Each tier shown reflects the current minimum balance required to obtain the applicable APY and Interest Rates. Rates are subject to change without notice. Fees may reduce earnings. This information can also be found at [wellsfargo.com/hsa](http://wellsfargo.com/hsa).

**Still have questions?**

Visit [wellsfargo.com/hsa](http://wellsfargo.com/hsa)

Call Wells Fargo HSA Customer Service at **1-866-884-7374**, Monday through Friday, 7:00 a.m. to 8:00 p.m. Central Time.

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1 Tax references are on contributions, earnings, and distributions from the HSA. Tax references are at the federal level. State taxes vary. Please consult a tax advisor.

2 **INVESTMENT PRODUCTS: NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE**

3 These limits include contributions your employer makes to your HSA. If you have questions, consult your tax advisor.

4 If your HSA funds are used for non-qualified purchases, you will be required to pay income tax plus a 20% penalty.

5 If you are age 65 or older, your HSA funds can be used for everyday spending and are only taxed at your income tax rate, which is typically lower in retirement than when you are working. Tax references are on contributions, earnings, and distributions from the HSA. Tax references are at the federal level. State taxes vary. Please consult a tax advisor.

Deposit products offered by Wells Fargo Bank, N.A. Member FDIC.

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3 Contribute to your HSA

You get tax advantages on every dollar you put in or spend from your HSA. Fund your HSA today:

- **Through your employer:** If you opened this HSA through your employer, the easiest way to contribute is with pre-tax payroll deductions. Contact your HR department to learn more.
- **Through Wells Fargo Online:** Sign on to transfer money into your HSA anytime.
- **From another HSA or IRA:** Transfer funds from an existing HSA, or even make a one-time transfer from an IRA. Get started at wellsfargo.com/hsa.

**Contribution limits:**
The IRS sets limits on how much can be added to your HSA each year.

**2015 limits:**
$3,350 - Individuals
$6,650 - Families

**Are you 55 or older?**
You may be able to contribute an additional $1,000 per year in catch-up contributions.

4 Pay for qualified healthcare expenses

When you have a qualified healthcare expense, you can use your HSA to pay your portion of the costs — for you, your spouse, and tax dependents. Here’s how:

- **At the doctor’s office:** If you have to pay at the time of your appointment, just use your HSA debit card.
- **When you get a healthcare bill:** Use Online Bill Pay to pay the bill, or fill out the paper or online form with your HSA debit card information, just like you would with any other credit card.
- **At the pharmacy, discount, or club store:** Use your HSA debit card.
  Make sure it is run as “credit” and that any items that are not qualified healthcare expenses are run up separately.

**What counts as a qualified healthcare expense?**
- Doctors, hospitals, and prescription drugs
- Dental and vision (excluding cosmetic procedures)
- Chiropractic and acupuncture
- Laboratory fees

*Note that over-the-counter drugs are only considered a qualified healthcare expense with a prescription*

5 Build your safety net for now and in retirement

With your Wells Fargo HSA, you have the power to create a safety net for unexpected healthcare expenses. Your HSA is like an IRA for healthcare — by investing funds in your HSA, you can grow your account now and in the future.

You can invest anything in your account above $2,000 in a broad range of HSA Mutual Funds. For example, if you have $3,000 in your HSA, you can invest $1,000 of it. To find out more about investing with your HSA, visit wellsfargo.com/hsainvesting.

**Did you know?**
Your HSA can also be used as a complementary retirement account. After age 65, you can use your HSA funds for any reason with no penalty tax.