ASSOCIATED BANK HEALTH SAVINGS ACCOUNT (HSA) DISCLOSURE

Minimum deposit and minimum balance
While a minimum deposit is not required to open the account, the minimum balance to keep this account open is $10. The Bank reserves the right to close your account if you allow the balance to fall below $10 for 13 consecutive months.

Monthly administration fee
The monthly administrative fee for your Health Savings Account can be either employer or employee paid. During your open enrollment period your employer would have shared the administration fee collection method your employer has elected. If your employer has not arranged to pay your fees to Associated Bank or you are opening this HSA as part of an individual health insurance plan, you will fall into the Employee/Individual paid administration fee category.

Employee/Individual paid – $3 will be charged to the account at each month-end. This monthly administration fee may be avoided if one of the following criteria is met:
- Maintain a daily minimum balance of $1,000 in the Health Savings Account, OR
- Have a combined average monthly balance of $2,000 or more in Associated Bank deposit accounts (checking, savings, money market, certificates of deposit, Health Savings Account), OR
- Having an active Health Savings Investment account (subject to an account fee of $7.50 and a service fee of $0.90 per $1,000 of investment account balance per quarter)*, OR
- Administration fee paid by your employer

Employer paid – If your employer has entered into a separate agreement with Associated Bank for the payment of these fees, your account will not be held to the waive criteria listed above and you will not see an administration fee deducted from your account monthly. If your employer has been paying your monthly HSA administration fees and you leave your employer, you will be subject to Employee/Individual monthly administration fees.

Interest information
Interest rates and Annual Percentage Yields (APY) are variable, may vary by market and may change at our discretion. Interest will be compounded and credited monthly.

Debit card transactions
Purchases and payments made with your debit card are limited to your available balance. You may pay for qualified medical expenses with your debit card as a credit, or as a debit by using your Personal Identification Number (PIN). Never give your PIN to a merchant, rather, input the PIN yourself. The funds are debited from your HSA. The debit card cannot be used to make deposits at an ATM.

Other information
- **Account statements.** You will receive a monthly bank statement of deposits and withdrawals whenever there is activity in the account for that month. You may choose to enroll in paperless eStatements through Associated Bank’s Online Banking access. Account balances and activity are available using Associated Bank’s Online Banking. You can also view account information through Associated Mobile Banking™ or by calling 800-992-2651.
- **Account fees.** Other deposit account fees will apply to your Health Savings Account (HSA). Please refer to our Consumer Deposit Account Fee Schedule brochure for a listing of these deposit account fees.
- **Debit cards.** You will be sent a debit card to use for HSA medical expenses. Your debit card renews automatically. You may appoint a Limited Power of Attorney (LPOA) to obtain a second debit card.
- **Transaction documentation.** Specific Withdrawal Request forms are mandatory for the following types of distributions: Rollover, Trustee Transfer, Death, Disability, Domestic Relations Order, Prohibited and Excess Contribution Removal. Submit an HSA Contribution/Investment form for deposits that are not regular qualified contributions.
- **Additional disclosures and agreements.** Your deposit account at Associated Bank is governed by the provisions provided in the “Deposit Account Agreement” booklet, provided at the time of your enrollment, along with other agreements that pertain to your Health Savings Account. If you use investment* options, disclosures specific to the HSA Investment Account will be provided at that time.

* Investors should read the prospectus carefully and consider the fund’s investment objectives and risks before investing. Links to prospectuses are available at HSA.AssociatedBank.com or by calling 800-992-2651.

**Associated Mobile Banking is available for personal accounts. Associated Bank does not charge a fee to use our mobile banking and text banking services. Message and data rates may apply. Check your carrier plan for details. Visit AssociatedBank.com/Mobile for mobile banking terms and conditions.

Deposit products are offered by Associated Bank, N.A., Member FDIC and Associated Banc-Corp. (7/14) 0021_5923