

Federal E-SIGN Act Disclosure and Agreement

Please read this Federal Electronic Signatures in Global and National Commerce Act (“E-SIGN”) Disclosure and Agreement (“Agreement”) carefully and keep a copy for your records. In order to establish and maintain an HSA Plus account, with Associated Bank (hereafter referred to as “we”, “us”, or “our”), or to use our HSA Plus Online Banking Portal, (“Portal”), or to use our HSA Plus Mobile App (“Mobile App”), we require that you agree to receive in an electronic format the terms and conditions applicable to your HSA Plus account, the Portal and the Mobile App, which are contained in written agreements, disclosures, interest rate and fee schedules, periodic statements, change in terms notices, and other documents (hereafter referred to as “Electronic Documents”). This Agreement defines the terms and conditions for providing these Electronic Documents to you.

Electronic Documents will be delivered to you in the Portal at the time you establish your HSA Plus account. You may also receive Electronic Documents related to your HSA Plus account in the future in the Portal and in the Mobile App. If you do not wish to consent to receive Electronic Documents, you can complete the process of establishing an HSA Plus account using paper documents. To open your HSA Plus account using paper documents do not mark the “I Agree” check box at the end of this Agreement, immediately exit this online account opening session, and contact us at (800) 270-7719. We would be happy to assist you with completing your transaction using paper copies of Electronic Documents. A \$5 fee may be assessed for establishing your HSA Plus account with paper documents. Unfortunately, if you do not consent to receive Electronic Documents you will not be able to use the Portal or the Mobile App. You can withdraw your consent to receive future Electronic Documents at any time. The process for withdrawing your consent to receive future Electronic Documents is explained in the “Withdrawing Your Consent” section below.

By marking the “I Agree” check box at the end of this Agreement, you are confirming and agreeing to the following:

- You can access and read this Disclosure;
- You agree to the electronic delivery of the Electronic Documents for your HSA Plus account provided to you now and in the future and understand that future documents may include, without limitation, new terms and conditions as well as changes to existing terms and conditions;
- You can print the Electronic Documents on paper or save or send the Electronic Documents to a place where you can print them for future reference.

Required hardware and software for viewing and saving Electronic Documents

You are responsible for the systems, hardware and Internet service provider you select. We are not responsible for any defect, malfunction or interruption in service or security due to hardware failure, your choice of Internet service provider, systems, and computer services. Costs for your Internet service provider and telephone provider (if applicable) are solely your responsibility.

You will need the following hardware and software in order to receive, view, save, consent to and agree to Electronic Documents.

- A personal computer or other device which is capable of accessing the Internet with minimum dial up or other connectivity of 56kbps or faster. Your access to this page verifies that your system/device meets these requirements.
- If you plan to save electronic copies of your documents you must have a memory device capable of storing the document you wish to save.

- If you plan to print paper copies of your documents you must have a printer connected to your personal computer accessing the Electronic Documents.
- The following additional hardware and software:

Operating Systems: Microsoft Windows 7 operating system or greater or an operating system capable of supporting the following browsers:

	Browser	Browser Version
Browsers:	Microsoft Internet Explorer (IE)	IE11 and greater
	Microsoft Edge (Windows 10)	Most current and prior 2 versions
	Mozilla FireFox	Most current and prior 2 versions
	Apple Safari	5.x or greater
	Google Chrome	Most current and prior 2 versions

PDF Reader: Adobe Reader 6.0 or greater

Data Processing: Microsoft Excel 2007 or greater

Screen Resolution: For optimal viewing 1024 X 786

Minimum RAM: 256 MB

In order to save a copy of the Electronic Documents presented to you, print them on paper or either copy them into a word processing software file or, if they are provided in an Adobe Acrobat .pdf format, use the “save” feature on the software. Then save the file to the hard drive of your computer or an external memory device such as a thumb drive or external hard drive. Be sure that the device you are using to save your Electronic Documents has sufficient memory capacity.

UPDATING YOUR CONTACT INFORMATION

You must provide us with a true, accurate and complete email address, phone number, mailing address, and other contact information that we require. You must ensure that you promptly update any changes in this information by updating your Profile information in the Portal or by calling us at (800) 270-7719. If we determine that your email address is not correct we may, in our sole discretion, elect to deliver future Electronic Documents to you in paper format and charge any applicable fees, as disclosed in the HSA Plus Fee Schedule.

REQUESTING PAPER COPIES

At any time after you have given your consent to receive Electronic Documents electronically, you may request paper copies of those documents by sending us an e-mail to hsaplusconsumer@healthaccountservices.com or calling us at (800) 270-7719. Your request must provide us with your e-mail address, full name, US Postal address, telephone number, and a description of the Document(s) for which you are requesting a paper copy. Requests for documentation may be subject to research, copy, and other fees. Please consult the Associate Bank HSA Plus Fee Schedule for specific fees that may apply to your request.

WITHDRAWING YOUR CONSENT

If you want to withdraw your consent to receive future Electronic Documents you must notify us by sending us an e-mail to hsaplusconsumer@healthaccountservices.com or calling us at (800) 270-7719. When you withdraw your consent to receive Electronic Documents your consent will apply to Electronic Documents for your HSA Plus account as well as Electronic Documents you receive in the Portal and in the Mobile App. You will no longer receive Electronic Documents, your account statements and other notices, disclosures and information about your account will be sent to you on paper through the U.S. mail. There may also be delays in our ability to complete certain steps in transactions with you because we will need to send the required documents to you in paper form and then wait until we receive back from you acknowledgment of your receipt of such paper notices or disclosures. You will also lose your access to both the HSA Plus Online Banking Portal and the HSA Plus Mobile Banking App. Any withdrawal of your consent to receive future Electronic Documents is not effective until we have had a reasonable period of time to process your request.