

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you:

- When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you.
- We may also ask to see your driver's license or other identifying documents.

In addition, we generally ask a few questions to understand your banking and transaction needs, and when applicable, the banking and transaction needs of your business.

Regarding authorized signers and/or beneficial owners:

- We may ask for the name, address, date of birth and other information that will allow us to identify all individuals who are authorized to execute transactions on the account and for beneficial owners(s).
- We may also ask to see the driver's license or other identifying documents for each authorized signer and beneficial owner.

These measures help us better serve you, help protect you from threats such as fraud and identity theft, and support government efforts against crime.

Thank you for helping us comply with this important requirement.



Member FDIC. (10/16) 9357

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(7/17) 10526



ASSOCIATED BANK HEALTH SAVINGS ACCOUNT FEE SCHEDULE

Fee Type	Consumer Fee
Minimum Opening Balance	\$0
Minimum Required Balance to Avoid Fees (deposit + investments)	\$2,500
Monthly Fee (balance met)	\$0
Monthly Fee (balance not met)	\$3
Monthly Investment Fee*	\$2
Investment Threshold*	\$1,000 if applicable
Account Research and Record Searches	\$30/hour, 1 hour minimum
Account Reconciliation	\$25/hour, 1 hour minimum
Paper Application Fee	\$5
Legal Fee (levies and garnishments)	\$100/each garnishment or levy received
Point of Sale Limits	\$3,500/day, 15 transaction maximum
ATM limits**	\$305/day, 5 transaction maximum
Investment Management Fee*	.0030 basis points per year paid quarterly



*Non-deposit investment products, insurance, and securities are NOT deposits or obligations of, insured or guaranteed by Associated Bank, N.A. or any bank or affiliate, are NOT insured by the FDIC or any agency of the United States, and involve INVESTMENT RISK, including POSSIBLE LOSS OF VALUE. Associated Banc-Corp and its affiliates do not give tax or legal advice. Consult your tax advisor and/or legal advisor for information specific to your situation. Some mutual funds may charge a redemption fee. Redemption fees, if any, will be charged to your HSA Investment Balance. You cannot reimburse your HSA for redemption fees. For further information on redemption fees, please see the mutual fund prospectus.

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