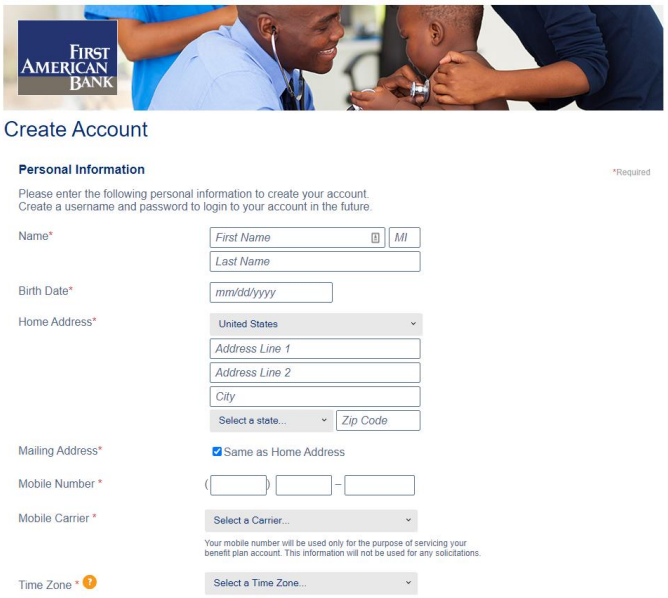
Health Savings Account Enrollment Steps

Create Log In Credentials

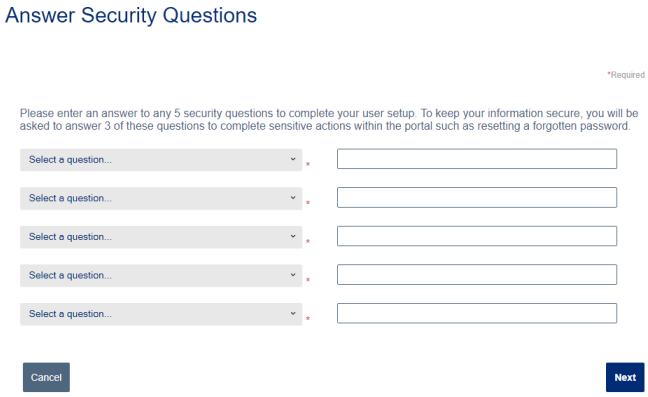
STEP 1: Visit FirstAmBank.com/HSA and click on the 'Open an HSA' button.

STEP 2: Complete the demographic information required including your Mobile Number and Email Address followed by a Username and Password. The Username and Password will be required to access the Health Account Services Consumer Portal. Select **Next** to continue.



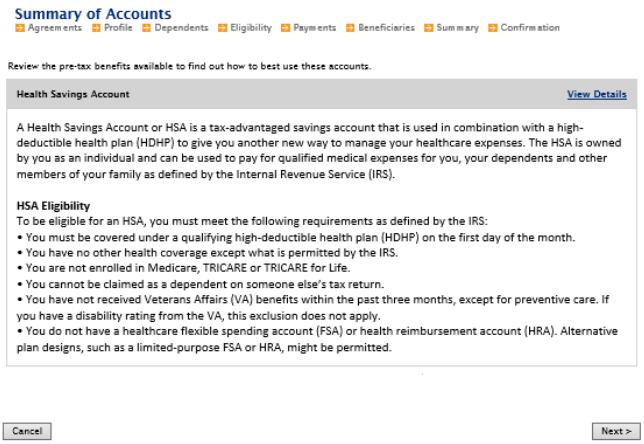
Security Questions

STEP 3: For security purposes, please select 5 security questions from the dropdown list of questions and provide appropriate responses. All 5 questions must be created and answered. Select **Next** to continue.



Summary of Accounts

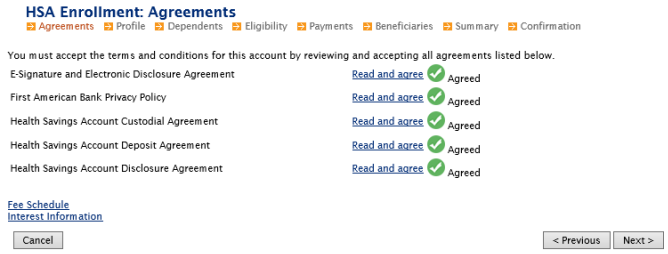
STEP 4: The Summary of Accounts page will display additional details about Health Savings Accounts. Select **Next** to continue.



Account Agreements

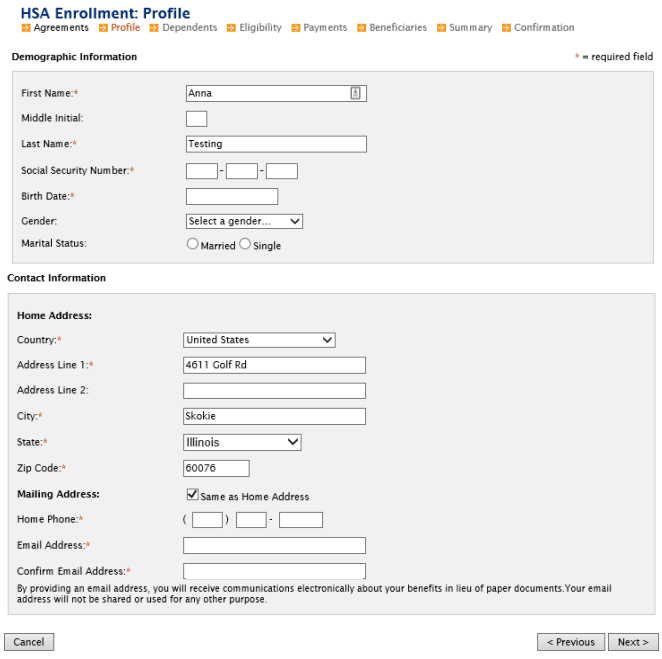
STEP 5: The HSA Enrollment Agreements page will display **Account Disclosure Agreements**. Please click on each 'Read and agree' link to review the disclosure information. As the agreements are accepted, the 'Agreed' check mark will be displayed for each agreement. The Fee Schedule and Interest Information can also be viewed via the links on this page.

After all documents are reviewed and agreed to, select **Next** to continue.



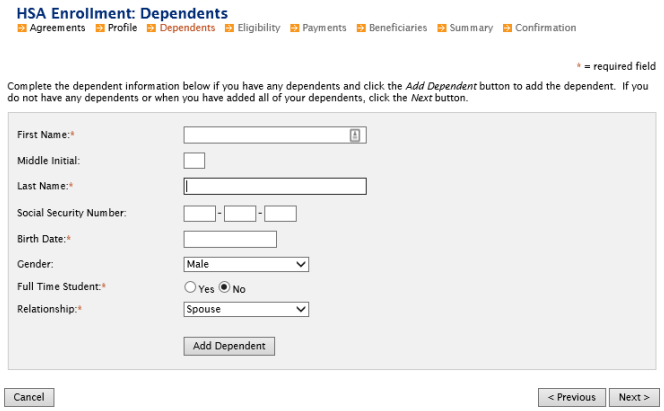
Enrollment Profile

STEP 6: The HSA Enrollment Profile page will display additional demographic and personal contact information. Please complete all fields that are blank. Any field marked with an asterisk is required. After all information has been entered, select **Next** to continue.



Dependents

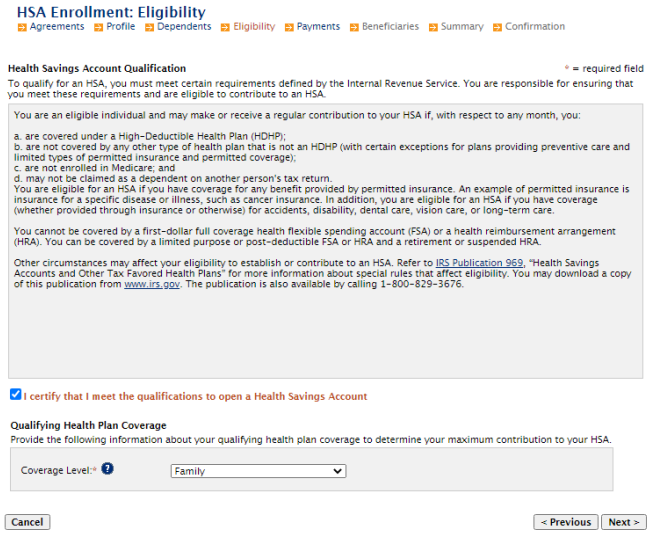
STEP 7: In the HSA Enrollment Dependents section, you are able to add dependents as part of your health insurance coverage. After each dependent is added, the **Add Dependent** button must be selected. Entered dependents will then appear in the **My Dependents** section. After all dependents are added, or if there are no dependents, select **Next** to continue.



Eligibility Confirmation

STEP 8: The HSA Enrollment Eligibility page will display the **Eligibility** requirements for the Health Savings Account. Please review the requirements and check mark the box that states 'I certify that I meet the qualifications to open a Health Savings Account' if all requirements are met. If you do not meet all the requirements listed below, please contact HR for further direction.

The Qualifying Health Plan Coverage section will also need to be completed. Please select the appropriate coverage level (Individual or Family) and select **Next** to continue.

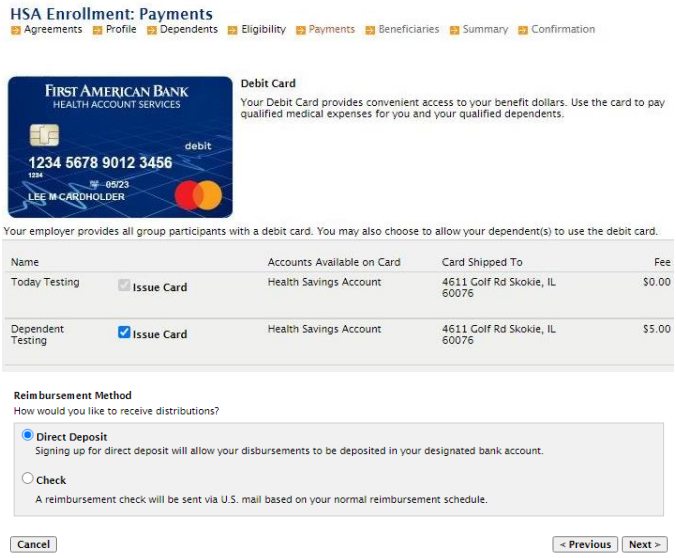


Payments (Reimbursement & Debit Cards)

STEP 9: The HSA Enrollment Payments page will display the **Payments** for the account which allows you to select your preferred **Reimbursement Method** of check or direct deposit. Additionally, if you would like to have a debit card ordered for your identified dependents or authorized signers, this section will allow you to make this change.

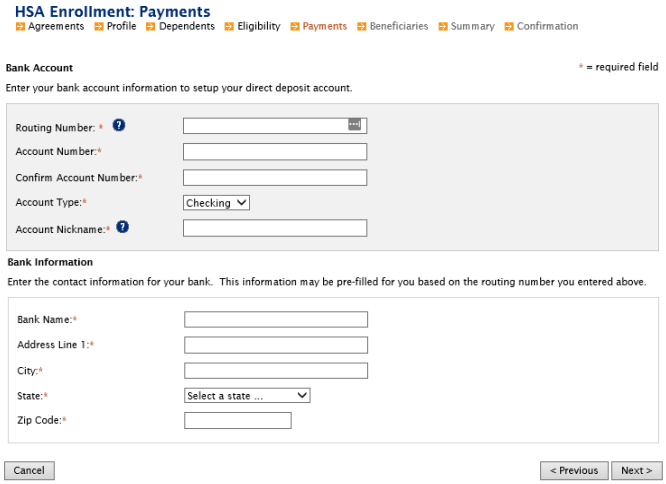
The primary account holder will automatically be selected in the Debit Card section, and any additional dependents or signers can be selected.

After the reimbursement option is selected, select **Next** to continue.



STEP 10: If **Direct Deposit** was selected in the **Reimbursement Method** section, this page will display the bank account information. All information marked with an asterisk must be filled in and completed. After all information is entered, select **Next** to continue.

If **Check** was selected in the **Reimbursement Method**, this screen will be bypassed.

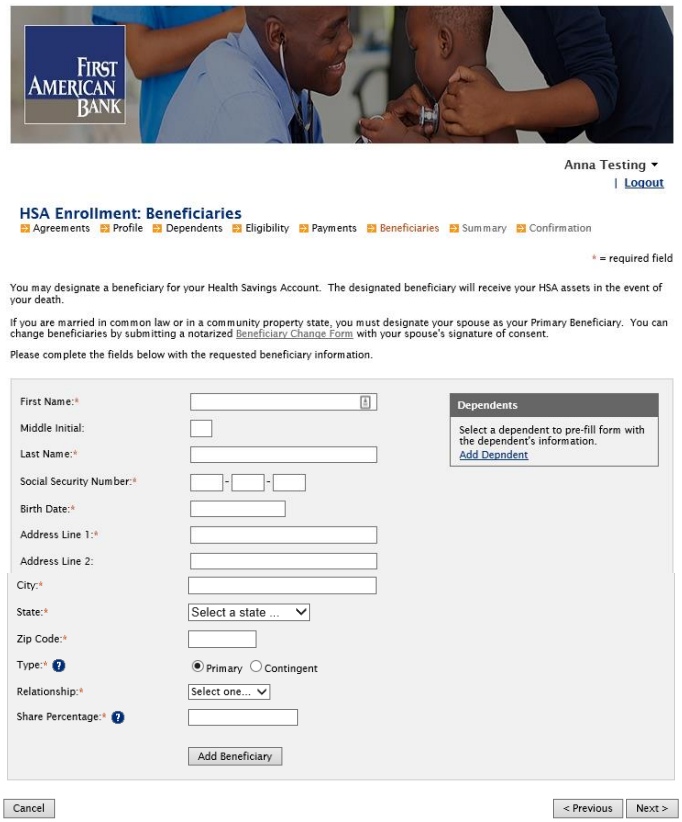


Beneficiaries

STEP 11: In the HSA Enrollment Beneficiaries section, you are able to include Beneficiaries. After each Beneficiary is added, the **Add Beneficiary** button must be selected.

Note: There is an option to pre-fill the fields with information from one of your designated dependents by selecting the dependent's name in the box that appears. Remaining required information with an asterisk must be filled in.

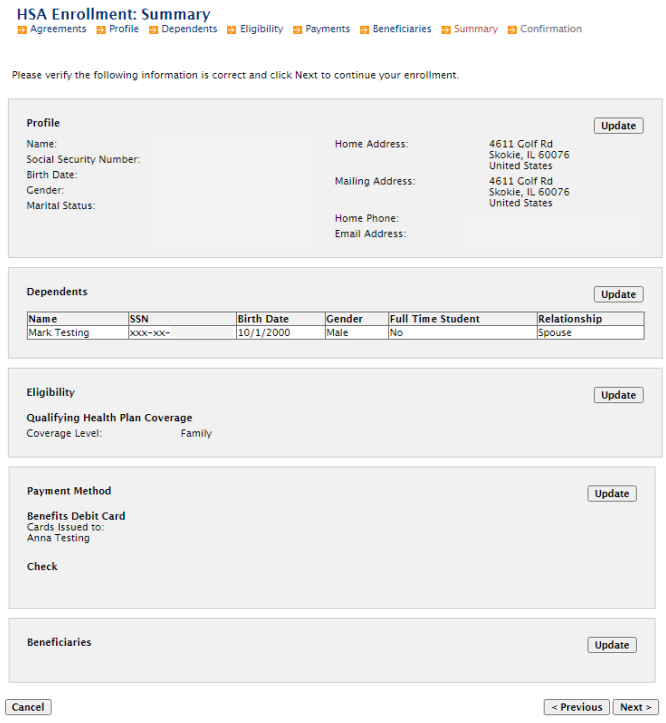
Entered Beneficiaries will then appear in the **My Primary Beneficiaries** section. After all Beneficiaries are added, or if there are no Beneficiaries, select **Next** to continue.



Summary

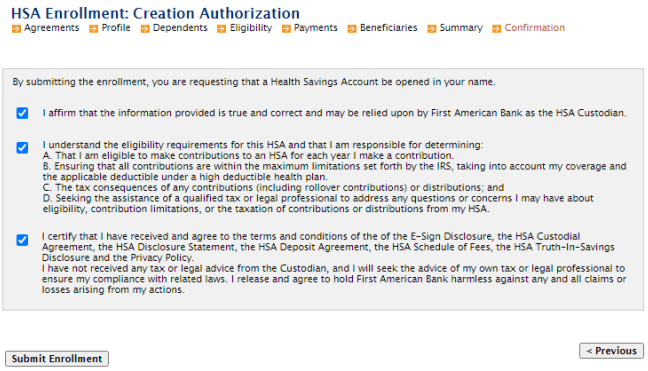
STEP 12: The HSA Enrollment Summary page will display a recap of all information entered. Validate the information and if any sections require an update, select **Update** and make appropriate changes.

After all information is verified, select **Next** to continue.



Account Creation Authorization

STEP 13: The HSA Enrollment Creation Authorization page will display the **Confirmation** and **Authorization** of the enrollment process. Review each bullet point and check each applicable box. Select **Submit Enrollment** to submit the information.



STEP 14: An Enrollment Confirmation page will appear if the enrollment is successful. The **Home** button will take you directly to the Health Account Services Consumer Portal where you can find your account number. The **Print** button will allow you to print the confirmation for your records.

Note: If the enrollment is unsuccessful or additional documentation is required to proceed, you may receive an error message indicating the next steps. Additional documentation and questions will need to be directed to **Health Account Consumer Services**.

