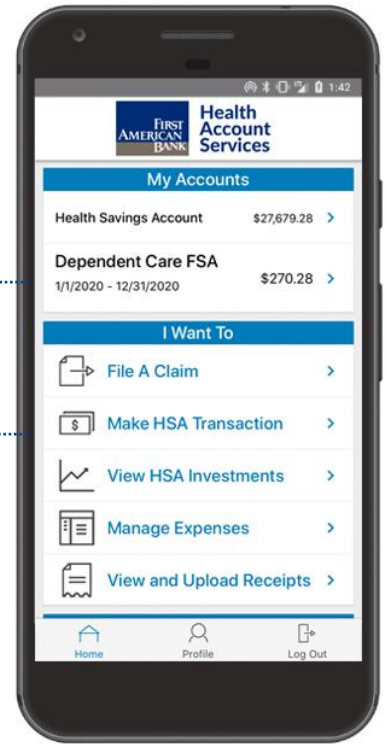
Manage your health benefits on the go.

Want a simple, easy way to check your healthcare account balances and submit receipts from anywhere? The First American Bank Health Account Services mobile app (called *FAB Health*) lets you securely access your health benefit accounts with a touch of a finger. Designed so you can quickly find what you need most, our mobile app provides easy, on-the-go access to all your health accounts.

View balance information for all your account(s) right away.

Use the "I Want To" section to quickly take any number of actions from making payments to viewing HSA investments to scanning items for eligibility and more.



Stay up to speed

With First American Bank Health Account Services mobile app you can get to the healthcare account information you need—fast. Wondering whether you have enough money to pay a bill or make a purchase? Our mobile app puts the answers at your fingertips:

- Enjoy real-time access including an intuitive app design and navigation
- Log in to your account(s) with ease using your fingerprint or facial recognition.
- Quickly check available balances and account details for your medical FSA, HSA, HRA, and QTAs.
- View charts summarizing account information
- View in-app messages and text alerts that provide instant notifications about your account(s)
- Link to an external web page to obtain helpful information such as a list of eligible expenses
- Retrieve a lost username or password
- Use your device of choice – including Apple® and Android™- powered smartphones

First American Bank

Tap to take action

Our easy-to-use app helps you quickly find what you need to make a payment, capture a receipt or take any number of other actions – whether you're on the couch or waiting in line. With the First American Bank Health Account Services mobile app you can get it done fast and enjoy the rest of your day.

- Submit claims for medical and dependent care FSA, HRA, and QTA
- Snap a photo of a receipt and submit with a new or existing claim, or store the image on your phone for claim filing at a later date.
- Make an HSA distribution or contribution and view HSA investment details[1]
- Use the Eligible Expense Scanner to scan items to determine if they're qualified medical expenses before you get to the checkout lane
- Access your account funds to reimburse yourself or someone else such as doctor
- Add and store information on new payees
- Enter and view expense information and receipts
- Report a debit card as lost or stolen

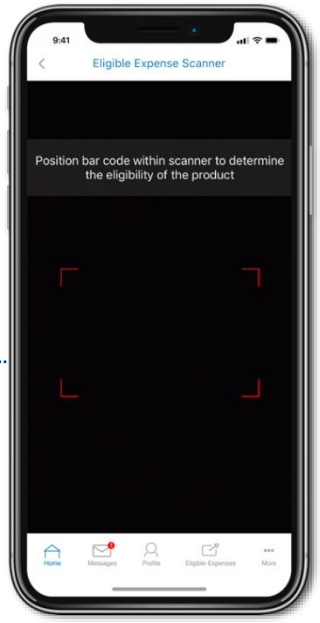
Imagine what you could do with the First American Bank Health Account Services Mobile App

Check Balances

Wondering whether you can pay for an elective procedure or a mounting bill? Do a quick account check to see your current balance. No need to wait for an answer – it's right at your fingertips.

Scan Expenses

How can you easily determine which products can be paid for using your account funds? With First American Bank Health Account Services mobile app you can simply scan a product bar code to help determine eligibility as a qualified medical expense. That's peace of mind with a touch of a button.



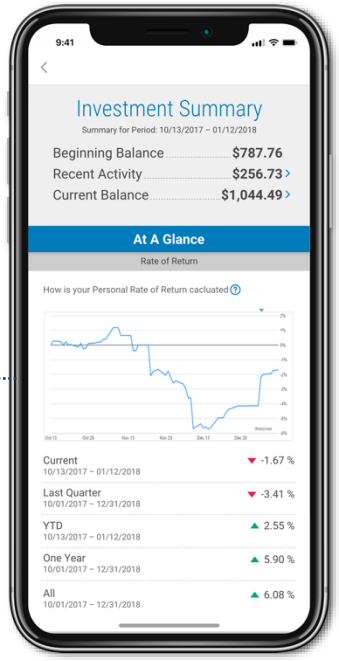
With a quick barcode scan, you'll know in an instant whether an item qualifies as an eligible expense.

Make Payments Quickly

Record a qualified medical expense and capture the receipt the moment the transaction happens. Easily add payees and pay bills from any account. And, if you pay out-of-pocket, file a claim with a receipt or request a distribution from your HSA -- right from your phone.

Manage HSA Investments[1]

Keep track of your HSA investment performance wherever you are. In addition to balance and activity details, a graphical snapshot shows the rate of return and performance over time. Analyze your asset mix and allocations with easy-to-read graphs to make informed decisions about your healthcare.



Check the activity of your HSA investments at any time, right from your mobile device.

Get started with First American Bank Health Account Services mobile app (FAB Health) in minutes.

Download the First American Bank Health Account Services mobile app (called *FAB Health*) for your chosen device from the Apple App Store or Google Play and log in using the password you use to access the First American Bank Health Account Services consumer portal.

1-Prior to the end of each calendar quarter, we deduct a custodial management fee from your Investment Account in an amount of (.075%) per quarter or equal to an annual fee of (0.30%) on balances invested in mutual funds in your Investment Account. Investors should carefully read the Fund prospectus, which includes information on the Fund's investment objectives, risk, as well as charges and expenses along with other information before investing or sending money. Funds in the investment portion of your HSA account are Not FDIC insured, May Lose Value and are Not Bank Guaranteed.

Neither First American Bank nor its subsidiaries (collectively "First American Bank") are registered investment advisors nor is First American Bank acting in the capacity of a registered investment advisor with respect to the offering of HSA investment options. Participation in the investment options is voluntary. Under no circumstances is First American Bank offering any of the HSA investment options and First American Bank makes no representations with respect to the investment options offered.

First American Bank disclaims any and all liability, contingent or otherwise, for the performance of the investment options. Please see your financial advisor for personal investment advice.