

# Consent to Electronic Communications

PLEASE READ THIS AGREEMENT CAREFULLY BEFORE REGISTERING FOR THIS SERVICE AND KEEP A COPY FOR YOUR RECORDS:

By registering for this service, you hereby agree and understand that you are providing your consent to the electronic delivery of account communications and documents about your Health Savings Account (HSA) ('Account'). You acknowledge that you have the required hardware and software (as noted below) and that you can access information we have posted on this site. Even though you consent to receive your HSA documents electronically, paper copies may still be provided.

## 1. Categories of Electronic Communications

You are agreeing to electronic delivery of all disclosures or information relating to your Account. Your consent will apply both at the time of enrollment and in the future. Electronic Communications covered by your consent may include, but are not limited to:

- Health Savings Account Custodial Agreement
- Privacy Policy
- Health Savings Account Interest Rate Schedule
- Health Savings Account Fee Schedule
- WealthCare Saver\* Privacy Policy
- Health Savings Account Investment Terms and Conditions
- IRS Tax Forms 1099-SA and 5498-SA
- Health Savings Account Debit Card Agreement
- Investment related documents including prospectuses and trade confirmation
- Letters, notices, or alerts regarding your Account including notices of changes in services or fees
- Account statements and related forms
- Claims-related notifications and other related claims documentation and forms
- Any disclosure required by federal, state, or local law, including disclosures under the federal Fair Credit Reporting Act and the financial privacy provisions of the Gramm-Leach-Bliley Act
- Other information, documents, data records and other legal notices that may relate to your Account (e.g., prospectuses, proxy solicitations).

These Electronic Communications may include your name and some information about your Account, including your balance; however, we will never include your full account number or social security number in Electronic Communications that are directly emailed to you. Electronic Communications may be viewed by any party with access to your Account or the email account you have provided to use for delivering these Electronic Communications.

Your consent will continue to apply, and you will continue to receive electronically the applicable or requested information pertaining to your Account above until you are no longer an accountholder or until you withdraw your consent as noted below.

## 2. How to Withdraw Consent

At any time, you may withdraw your consent to receive HSA Statements and Tax Forms electronically by visiting the Portal, contacting us in writing at Attn: WealthCare Saver\* P.O. Box 162177, Altamonte Springs, FL 32716 or by telephone at (866) 287-5675. If you do, you will receive Account documents in paper form after the date on which you withdrew such consent. We will not impose a fee to process the withdrawal of your consent to receive Electronic Communications; however, you will no longer be able to receive notifications regarding your Account electronically. Any withdrawal of your consent to Electronic Communications will be effective only after we have a reasonable period to process your withdrawal request. If you withdraw your consent to receive Electronic Communications, you will still be able to log in to the Portal. A copy of your Account statement will be sent to you via U.S. mail; however, a fee may apply in accordance with the then current HSA Fee Schedule found on the Portal.

### **3. Hardware and Software Requirements**

To access and retain Electronic Communications, you must have the following:

- SSL-enabled web browser such as Microsoft Internet Explorer most current version and last prior version, Google Chrome most current version and last prior version, Mozilla Firefox most current version and last prior version, and Edge most current version.
- A personal computer or equivalent device capable of connecting, and connected, to the Internet via dial-up, DSL, cable modem, wireless access protocol or equivalent access. (Internet and/or e-mail access may incur charges from service providers or local telephone companies.)
- Acrobat Reader software version 6.0 or higher to view documents in Portable Document Format (PDF). This viewer is available for download, free of charge, from [www.adobe.com](http://www.adobe.com)
- Sufficient electronic storage capability on your hard drive or other data storage facility or a means to print or store notices and information through your browser software.

### **4. Requesting Paper Copies**

You should not expect to receive a paper copy of any Electronic Communication, unless you request it, or we otherwise deem it appropriate to provide them. You may obtain paper copies of the Electronic Communications at any time by accessing the appropriate section of the Portal and printing it yourself or by calling WealthCare Saver at (866) 287-5675.

### **5. Communications in Writing**

All communications in either electronic or paper format from us to you will be considered 'in writing.' You should print or download a copy of this Consent to Electronic Communications and any other Electronic Communication that is important to you for your records. You should also download and print the HSA Custodial Agreement and Privacy Policy.

### **6. Terminations/Changes**

We reserve the right, at any time and without notice, to stop providing electronic statements and all other Electronic Communication and provide you with paper statements. We will provide notice of such termination or change as required by law. Reasons for cancellation include, but are not limited to, not viewing your last three (3) electronic statements. A statement fee is assessed to customers who receive paper statements. Your Account will be assessed the statement fee as stated in the then current HSA Fee Schedule found on the Portal.

You are responsible for providing a current, valid email address, as well as to keep us informed of changes to your email address by updating your customer profile on the portal. You understand that it is important to provide a current, valid email address or you may not receive important information related to your Account. If emails we send advising you of Account-related information are returned to us, we may, in our discretion, cancel your enrollment for Electronic Communications. In order to resume electronic delivery of all disclosures or information relating to your Account, you will need to re-enroll for delivery of Electronic Communications by providing updated email address information.

You are responsible for informing us if any statement or other Electronic Communication is not accessible, is incomplete, or is unreadable. If you are unable to retrieve a copy of your statement, through no fault of ours, you will no longer receive electronic delivery of all disclosures or information relating to your Account. You may request a copy of your Account statement be sent to you via U.S. mail; however, a fee may apply in accordance with the then current HSA Fee Schedule found on the Portal. Your election to receive a copy of your Account statement via U.S. mail does not constitute a withdrawal of your consent. Your consent will continue to apply until you are no longer an account holder or until you withdraw your consent as provided above. We are not responsible to archive your statements beyond the time required by applicable law.

## **7. SPAM Filters**

We will make every effort to ensure our e-mail notifications are properly listed with all SPAM filter agencies; however, you are responsible to ensure that any SPAM filters recognize e-mail that originates from us. If you fail to receive e-mail notifications and/or notice of electronic statement availability from us after enrolling for Electronic Communications and statements, please check with the provider of your email account and/or the SPAM filter associated with your email account.

## **8. Acceptance and Consent**

You have elected to apply electronically to open an Account, and WealthCare Saver is the Custodian of this Account. After having read and understood this Agreement, by opening the link "Sample PDF File" in the portal (when you elect electronic delivery of account communications and documents) and entering the provided PDF PIN Code, you consent to this Agreement and you agree to the following statements:

- I have read, understand, and agree to be bound by the terms and conditions described above and consent to receive Electronic Communications according to the process described above. I understand that I may incur costs, including but not limited to, online access and other charges from my internet service provider, in accessing and/or viewing such document(s).
- I understand and agree that: (i) my consent to view documents electronically does not automatically expire and is not limited as to duration; (ii) confirm that I have computer hardware and software that meet the requirements above; (iii) consent to receiving all Electronic Communications in connection with my Account electronically (as described above), and (iv) agree that, except as provided in this Agreement, I may no longer receive any agreements, fee schedules, disclosures, transaction activity, statements, forms, privacy notices or other communications related to my Account in paper form.

\*WealthCare Saver is a dba of Alegeus Technologies, LLC, a licensed Non-Bank Custodian