

INSTRUCTIONS: Please copy and paste text into an email to your employees, or modify the message for other formats such as a letter or memo. This document is a sample communication that will need to be customized for your business, employee population, and benefits information. Be sure to edit the highlighted custom information fields and any other information that requires customization. We suggest reviewing this communication with your attorney before using it. Wells Fargo cannot provide legal advice and assumes no liability with respect to this communication.

Email template – Online HSA access

Subject line: Access your HSA online today

Dear [employee name],

Your Wells Fargo HSA offers safe and convenient online account access. Log on today to manage your HSA online:

- Access account information such as your balance and debit card activity
- Order a debit card for your spouse or dependent
- Set up an HSA investment account, elect your investment choices, and start automatic investing
- View statements and tax forms
- Setup electronic-only statements to help save paper and reduce clutter

To register today for Wells Fargo Online® Banking just follow these steps to get started with your HSA online management tool:

- Visit wellsfargo.com (hyperlink) and sign on to Wells Fargo Online® Banking
- First time users will need their Health Savings Account number or their Wells Fargo Visa® HSA debit card number and Personal Identification Number (PIN).
- Once you are signed-on, click your account balance to enter the *Wells Fargo Health Account Manager*SM portal.

Log on today to get started with your HSA online.

Sincerely,

[HR signature]

HSAs are individually owned, tax-advantaged accounts offered by Wells Fargo Bank, N.A., and are not part of any ERISA-covered employee benefit plans maintained by [company name]. HSAs are subject to eligibility and other restrictions. Tax references are at the federal level; state taxes may vary. Investments are not FDIC insured, have no bank guarantee, and may lose value. This communication is not intended as tax advice. Please consult a tax advisor for more information.