WELLS FARGO

Health Savings Account Frequently asked questions

On June 20 we introduced new updates to the Wells Fargo Health Savings Account. To help you understand these updates and make the most of your HSA, we have prepared the following list of frequently asked questions and answers.

If your question is not answered here, feel free to call Wells Fargo HSA Customer Service at (866) 884-7374, Monday through Friday, 7:00 a.m. to 8:00 p.m. Central Time (CT). Please note that call wait times for HSA Customer Service may be longer than average as we are getting a high volume of calls about the updates. We appreciate your patience.

Understanding your HSA

What is the "deposit account" portion of my HSA?

Your HSA deposit account consists of a Federal Deposit Insurance Corporation (FDIC)-insured, interest-bearing cash account, similar to a checking account. Money in your HSA deposit account is not invested in mutual funds. It's important to note that mutual funds include money market funds. Mutual funds are not FDIC-insured.

Only funds in your HSA deposit account are eligible for withdrawal. Any amounts in mutual funds must be liquidated and transferred to the HSA deposit account before such funds are eligible for withdrawal.

What is the available balance in my HSA?

The available balance in your HSA is the cash amount in your HSA deposit account. This is the amount that is available for withdrawal as a distribution from your HSA. The HSA deposit account is protected by FDIC insurance and earns interest. Dollars in your HSA deposit account are not invested in mutual funds. It's important to note that mutual funds include money market funds. Mutual funds are not FDIC-insured.

You can view your available balance by logging on to the Health Account Manager portal.

If you would like to use the mutual fund investments in your HSA to pay for qualified medical expenses, then you must liquidate holdings in the mutual funds and transfer the money to your HSA deposit account. You can do this through the Health Account Manager portal at wellsfargo.com/hsa.

- Click *Access Your HSA* to log on.
- Choose *HSA Account Activity*.
- Choose *HSA Investments*.
- Click the *Access HSA Investments* button, which will take you to the Wells Fargo Retirement Plan page. You will need to log on with your investment account username and password.
- Select the *Wells Fargo HSA Plan*.
- Select *Change Investments* under *Manage My Account*.
- Select *Transfer to HSA Deposit Account* on the Balance Transfer screen. Then follow the instructions to complete the transfer.

You also can call Wells Fargo HSA Customer Service at (866) 884-7374 to complete a transfer or get your available balance.

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Together we'll go far

What additional services are now available?

You now have more ways to access funds in your HSA, more investment options, and more tools to help you manage your HSA. Additional services also include, but are not limited to:

- Account access at more than 3,000 Wells Fargo stores. You can now make HSA deposits, withdrawals, transfers, and beneficiary and account name changes in any Wells Fargo store. You also can request replacement HSA debit cards or change your Personal Identification Number (PIN).
- Free withdrawals at more than 12,000 Wells Fargo and Wachovia ATMs nationwide.
- Seven new HSA mutual fund investment options, bringing the total to 13. Learn more about these options at wellsfargo.com/hsa.*
- Monthly account statements that now list deposit account balances and transaction and investment details.

Have the fees increased?

Your HSA monthly service fee remains the same. It will be waived for any month that your combined deposit and investment balance on the last day of the month is greater than or equal to $5,000. However, if you choose to use optional banking services or choose other non-standard services, additional banking fees may apply. You can find a copy of the HSA fee schedule on the Health Account Manager portal.

Accessing funds in your HSA

How do I access funds in my HSA?

There are several ways to access your HSA funds:

- Use your HSA debit card to make purchases at any merchant that accepts Visa debit cards.
- Visit more than 3,000 Wells Fargo stores to make deposits, withdrawals, and transfers.
- Make free withdrawals at more than 12,000 Wells Fargo and Wachovia ATMs nationwide.
- Make withdrawals at any ATM displaying the Visa or Plus® logos worldwide.
- Pay for qualified medical expenses using cash or your personal credit/debit card. Then, reimburse yourself by making a withdrawal from your HSA at an ATM or at a Wells Fargo store using your HSA debit card. You also can still send in a reimbursement request to pay yourself back by check or electronic deposit.
- Use online distributions through the Health Account Manager portal to make one-time transfers into a Wells Fargo bank account that is in an HSA accountholder's name. This is another great way to reimburse yourself for out-of-pocket expenses.
- Provide the doctor or merchant with your HSA debit card number to pay for a product or service.
- Use HSA checks to pay merchants for qualified medical expenses. (To order checks for your HSA, please call Wells Fargo HSA Customer Service at (866) 884-7374. Note that an additional fee applies.)

Do I need to do anything differently to access the funds in my HSA?

When accessing funds in your account, you may only spend the cash balance in the deposit account portion of your HSA. If you want to spend balances invested in mutual funds, you must liquidate investments and transfer balances to your deposit account. (Note that mutual funds include money market funds.) When you transfer money from investments to your deposit account, the automatic transfer of money to investments is turned off.

You can re-establish the automatic transfer to investments function for your account through the Health Account Manager portal at wellsfargo.com/hsa.

- Click *Access Your HSA* to log on.
- Choose *HSA Account Activity*.
- Choose *HSA Investments* where you can re-establish the automatic transfer to investments.

What new options can I choose from to make contributions to my HSA?

You can make one-time or recurring contributions† through the Health Account Manager portal. You may also make one-time contributions through the mail or at a Wells Fargo store. In addition, you may be able to make contributions through automated payroll deductions if your employer offers this service.

Has the distribution process changed?

Yes. The balance available to spend in your HSA (the available balance in your HSA deposit account) is treated separately from invested balances. You must now take action to liquidate and transfer balances from investments before the money can be distributed from your HSA.

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It's also important to note the many options you have to take distributions from your HSA, in addition to using your HSA debit card:

- Use the Health Account Manager portal to make one-time online distributions to a Wells Fargo account that is in an HSA accountholder's name.
- Reimburse yourself by withdrawing cash at any Wells Fargo or Wachovia ATM. There are no fees for making withdrawals from a Wells Fargo or Wachovia ATM.
- Make a withdrawal at a Wells Fargo store.
- Pay doctors' bills by mail with your HSA debit card.
- Provide a doctor or merchant with the bank routing number and your bank account number for direct debit.
- Make a manual reimbursement request through Wells Fargo HSA Customer Service.
- Use HSA checks to pay merchants for qualified medical expenses. (To order checks for your HSA, please call Wells Fargo HSA Customer Service at (866) 884-7374. Note that an additional fee applies).

Using your Wells Fargo Visa HSA debit card

I received my new HSA debit card but did not get a Personal Identification Number (PIN). How do I get the PIN?

You can visit a Wells Fargo store to get a PIN for your card. If you are not near a Wells Fargo store, you can call Wells Fargo HSA Customer Service at (866) 884-7374. To ensure your security, we require that the accountholder contact HSA Customer Service to get a PIN, rather than the accountholder's spouse.

How do I change the PIN on my HSA debit card?

You can change your PIN at any Wells Fargo ATM or Wells Fargo store, or by calling the automated system at (866) 884-7374. If using the automated system, enter your HSA deposit account number or HSA debit card number and follow the prompts. If you plan to change your PIN at a Wells Fargo ATM, you will need to know your PIN in order to make the change.

If I am at the ATM and it asks me to indicate what type of account I have, what do I choose?

Choose *Checking*.

Can I access invested balances with my HSA debit card?

No. If you have balances invested in mutual funds and would like to spend these balances, you must first liquidate the mutual funds and transfer the money to your deposit account. You can do this through the Health Account Manager portal at wellsfargo.com/hsa.

- Click *Access Your HSA* to log on.
- Choose *HSA Account Activity*.
- Choose *HSA Investments*.
- Click the *Access HSA Investments* button, which will take you to the Wells Fargo Retirement Plan page. You will need to log on with your investment account username and password.
- Select *Wells Fargo HSA Plan*.
- Select *Change Investments* under *Manage My Account*.
- Select *Transfer to HSA Deposit Account* on the *Balance Transfer* screen. Then follow the instructions to complete the transfer.

Or, call Wells Fargo HSA Customer Service at (866) 884-7374 for assistance with liquidating investments.

Why did I receive one HSA debit card?

The Wells Fargo HSA comes with one HSA debit card per account. We expect to have additional cards available in spring 2011.

Managing your HSA

How do I monitor my HSA activity?

Each month you will receive an account statement. The statement lists your HSA deposit account balance, investment details, and all transactions, including your HSA debit card transaction details. It also includes a year-to-date contribution summary that details prior-year and current-year contributions. Your monthly transaction activity is also available online through the Health Account Manager portal. You can turn off paper statements through the Health Account Manager portal.

Do I have access to historical account activity?

Account activity prior to June 18, 2010, has been archived and is no longer included with your account activity on the Health Account Manager portal. To get a snapshot of account activity prior to June 18, log on to the Health Account Manager portal at wellsfargo.com/hsa by clicking *Access Your HSA*. After you have logged on, click *HSA Account Activity*. At the bottom of the page, open the PDF document called *HSA Past Transaction History* to get more information.

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Why did I receive two HSA statements for June?

You can see balances and transactions that occurred in your HSA from April 1, 2010 to June 18, 2010 on your final quarterly statement, mailed to you in early July. Transactions for the remaining days in June appear on your new monthly statement, which you should receive around July 10. You can reconcile your complete June statement by reviewing both statements. In the future you will receive only one statement each month.

How do I see details for interest accrued and other transactions that occurred prior to the HSA updates?

- To view an archived snapshot of your transactions prior to June 18, you must log on to the Health Account Manager portal at wellsfargo.com/hsa by clicking ***Access Your HSA***. Then click on ***HSA Account Activity***. At the bottom of the page, open the PDF document called ***HSA Past Transaction History*** to get more information.
- To view interest and investment information, you should review your final quarterly statement, mailed in early July that covers April 1 through June 18. Your new monthly statement, which you will receive around July 10, covers June 19 through June 30.

***INVESTMENT PRODUCTS: NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE**

† Contributions cannot exceed the maximum contribution limit set by the IRS

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