

General Terms

Welcome. Welcome as a new or renewing Accountholder to the TASC Universal Benefit Account® system ("UBA"), owned and operated by Total Administrative Services Corporation ("TASC").

All references to "you", "your", or "Accountholder" refer to any user who accesses UBA to initiate and maintain an account service.

These Terms of Use ("Terms"), in addition to the User Terms of Use that you accepted when you first signed in to UBA, govern the use of your account on UBA, including but not limited to your use and access to all pages, information, databases, materials, and services on UBA used to manage your account. These Terms form an agreement between you and TASC. By clicking on the "I Agree" button, and your actions to initiate and maintain an account on UBA, you acknowledge your acceptance of these Terms. If you do not agree to be bound by these Terms, you may not initiate or maintain an account on UBA. Please scroll down through these Terms to review important provisions regarding important topics. These Terms cannot be waived or modified by any oral communications between you and TASC. If there are any conflicts between these Terms and the User Terms of Use, then these Terms supersede the User Terms of Use.

If you have questions regarding these Terms, please contact TASC at 800-422-4661.

Updating These Terms. TASC reserves the right, to change, delete, or update these Terms or other policies that govern use of UBA at TASC's discretion, at any time, for any reason, with or without notice, including the right to terminate access to any part of UBA. Any amendments and modifications by TASC will be prospective only and will be effective upon the posting of these Terms, as modified or amended. TASC encourages you to review these Terms periodically for updates and changes. Your continued access and use of UBA shall be deemed acceptance of all posted changes.

General Restrictions on Use. TASC and its content providers own all of the content, materials, and other intellectual property related to and found on UBA, including without limit all text, graphics, photographs, music, data, images, audio and video clips, software, names, button icons, logos, images, designs, titles, words or phrases, page headers, service names, trademarks, patents, and copyrights (collectively, "Materials"). You have no rights to the Materials, except as expressly set forth in these Terms. Any other use of the Materials, except as permitted by these Terms, is expressly prohibited.

Material content is registered and/or protected by United States ("U.S.") and international copyright, trademark, and other laws. You agree to respect all copyright and other proprietary notices and marks contained on the Materials. You agree not to delete or

change any copyright or trademark notices on the Materials. You agree not to alter or modify the content in any manner without the express written permission of TASC.

You further agree that you may not:

Use UBA to transmit, copy, reproduce, republish, upload, post, transmit, email, or distribute in any way material or content that infringes any copyright, trademark, proprietary, or other right of any party, or that violates these Terms;

Copy (except for noncommercial personal use), modify, distribute, create any derivative or compilation work from TASC Materials, or

Display TASC's name or logo, or any text, graphic images, or other content from UBA, or

Redeliver Materials using framing or similar technology; or

Use any device designed to provide repeated automated access to UBA other than those made generally available by TASC;

Include any Materials, the name of any TASC personnel, or any variation of these items as a metatag or hidden textual element, or

Create a false or misleading impression of affiliation, sponsorship, or endorsement between TASC and you, any other party, or any other website, or otherwise use these items without TASC's express written permission; or

Collect, harvest, store, transmit, or publish personal data about other users of UBA (unless allowed under the written terms of a contract between you and TASC); or

Upload, email or otherwise transmit to TASC or through UBA or any TASC computer network any of the following: a sexually-explicit image or statement; advertising, promotional, or other unauthorized communication, including without limitation, "junk mail", surveys, unsolicited email, "spam", "chain letters", "pyramid schemes", or other inappropriate or prohibited materials; and any material that contains viruses, Trojan horses, worms, time bombs, cancelbots, easter eggs, or any other computer code, files or programs that might interrupt, limit or interfere with, damage, surreptitiously intercept or expropriate any system, data or information related to UBA or any computer software, hardware or communications equipment that is owned, leased or used by TASC; or

Create a link to UBA without TASC's prior written permission; or

Use UBA to post or transmit any threatening, false, misleading, abusive, harassing, libelous, defamatory, vulgar, obscene, scandalous, inflammatory, or profane material or any material that could constitute or encourage conduct that would be considered a

criminal offense, give rise to civil liability, or otherwise violate any applicable local, state, national, or international law; or

Use any robot, spider, scraper, or any other automated means to access UBA for any purpose without TASC's express written permission; or

Forge any TCP/IP packet header or any part of the header information in any email or posting; or

Take any action that imposes, or may impose, in TASC's sole discretion, an unreasonable or disproportionately large load on the TASC infrastructure; or

Interfere or attempt to interfere with the proper working of UBA, or any activities conducted on UBA; or

Bypass measures used by TASC to prevent or restrict access to UBA, violate or attempt to violate the security or authentication measures, or attempt to prove, scan, or test the vulnerability of UBA or other TASC network without proper written authorization from TASC, or

Impersonate any person or entity, misrepresent any affiliation with another person, entity, or association, use false email or other headers, or otherwise conceal your identity from TASC for any purpose.

TASC reserves the right to disclose to your employer or legal authorities as applicable, the identity of anyone posting or transmitting any information or materials violating the above prohibitions to law enforcement authorities or pursuant to any court order requesting or directing TASC to disclose such information. TASC reserves the right to temporarily or permanently revoke access to UBA for anyone who performs the acts listed above.

Restrictions on Use of Your Account. You agree that you may not use your account for any:

Activity that violates a federal, state, local municipality or subdivision's law or regulation with competent jurisdiction,

Fraudulent or illegal activity,

Activity related to 'money laundering' as that term is defined by federal and state laws, or avoiding any federal, state, or local taxes, or

Purpose outside of the intended purpose stated in the TASC materials made available to you on UBA or otherwise. This includes documents, materials, plan documents, trust agreements or other related items that are provided by TASC, your employer or other third party that sponsors your account.

You agree not to impersonate any person or entity, misrepresent any affiliation with another person, entity, or association, use false email or other headers, or otherwise conceal your identity from TASC for any purpose.

You agree that you will not transact any business through your account with a person or entity that is prohibited by the Office of Foreign Assets Control ("OFAC"). A consolidated list of prohibited persons and entities is available at 2016.export.gov/ecr/eg_main_023148.asp. You understand that TASC will refuse access and cancel your access and accounts at any time upon learning you are on one or more of the applicable OFAC lists, or transacting business through your account with any person or entity that is on one or more of the applicable OFAC lists.

TASC reserves the right to disclose the identity of anyone using an account on UBA in a manner that is in violation of the above prohibitions to law enforcement authorities.

Your Required Cooperation. You agree to limit the use of UBA to meet the service requirements outlined in the Materials, including but not limited to providing necessary and timely responses to requests for data, information, or the completion of other necessary activity. You agree to respond to TASC inquiries such as requests for mitigation of any data breach.

Information: Identity and Password. You will be required to provide critical information as you navigate UBA. This information is needed for TASC to meet service deliverables, regulatory and security requirements. This will include but not be limited to your email address, phone number and mailing address.

You agree that any information you provide to TASC, whether through the account registration process or otherwise, including, without limitation, passwords, usernames, login IDs, business profiles, credit card information, financial information, and any other personally identifiable information whether through questionnaires, registration forms, or other information requests, will be true, accurate, current, and complete. You agree not to provide information that is false, inaccurate, misleading, or fraudulent.

You are solely responsible for all transactions and transmissions that occur through your use of UBA, and it is your responsibility to maintain and promptly update your information as needed. You agree that TASC is not liable to you or any third party for damages or losses related to the accuracy or your disclosure of your information. It is your responsibility to use UBA in a manner that maintains the confidentiality of your Information, and the information of other users.

You agree not to share your password or account information with another person or entity, nor allow another person to use your password or account information, unless such use is

for a reasonable business purpose (such as allowing your legal agents access), to a guardian or person serving as legal power of attorney, or a family member who benefits from your account (such as a spouse who submits claims for reimbursement from your account). You are responsible for all actions and inactions, fraud, use or misuse of UBA by any such person you provide UBA access. You agree to make these Terms available to such person and obtain their agreement to be bound by these Terms, to the same extent as you are bound by these Terms.

If you believe that someone has used your account to access any TASC services without your authorization, please contact TASC immediately.

Your Cooperation. Accountholder agrees to cooperate with the reasonable service requirements outlined on UBA, in Service Manuals provided by TASC, or other governing document such as a Plan Document, Summary Plan Description, trust agreement. This cooperation includes but is not limited to providing necessary and timely responses to requests for data, information, or the completion of other necessary activity.

Accountholder will respond to TASC Privacy inquiries such as requests for mitigation.

TASC relies on the Accountholder certification made below, that you have made reasonable efforts to understand your role in successfully using your account. TASC provides Customer Service for assistance with questions on how to use your account. TASC will not be responsible for the negative impact on you experience or position or any losses for claims that you were not informed regarding your account.

Severability and Waiver. If any provision of these Terms is found to be invalid by any court having competent jurisdiction, the invalidity of such provision shall not affect the validity of the remaining Terms which shall remain in full force and effect.

TASC failure or delay to exercise any right, power or privilege hereunder shall not operate as a waiver hereof, except as expressly provided herein. Any waiver by TASC of a breach of any provision of these Terms shall not be deemed to be a waiver of any other or subsequent breach and shall not be construed to be a modification of the Terms unless and until agreed to in writing by TASC.

Headings. The headings of the sections in these Terms are strictly for convenience and shall not in any way be construed as amplifying or limiting any of these Terms.

Your Responsibilities. You agree that you are solely responsible for all transactions and transmissions that occur through the use of your account, and it is your responsibility to maintain and promptly update your all information. You agree that TASC is not liable to you or any third party for damages or losses related to your use of your account or the accuracy of your Information.

You are responsible to review TASC's Privacy Policy for more information regarding TASC's policies and procedures for disclosing and using your information. If you believe that someone has used your information to access UBA or use your account without your authorization, please contact TASC immediately at 800-422-4661.

TASC provides Service Manuals and/or online aids that provide the parameters needed to successfully use your account, such as but not limited to account management, funding and reimbursement rules and requirements. Misuse of your account, or your failure to understand your account, can have a monetary impact. Examples include but are not limited to:

Contributions to an account can be non-revocable unless specific events defined by the Internal Revenue Service ("IRS") occur,

Account funds can be non-transferrable,

The amount you can contribute can be lowered without your consent in order to ensure that the account continues to operate on a tax advantaged basis,

In some accounts, any amount not used by the end of a specific period, usually called a Plan Year, will be forfeited, and,

When you cease to be eligible to use the account, such as but not limited to a termination of employment, you may have a limited time period to submit requests for reimbursement.

You acknowledge the responsibility to review these materials and hold TASC harmless from acting in a manner that is necessary to carry out the intended use of your account, tax advantages tied to your account, or any legal requirement based on the type of account.

Indemnification. In consideration of your account activity, you hereby agree to indemnify TASC and its subsidiaries, affiliates, officers, directors, employees, contractors, agents, and suppliers and any third-party information or service providers from and against any and all claims, losses, liabilities, damages, costs, and expenses (including, without limitation, reasonable attorneys' fees and costs) arising out of or related to your breach of these Terms, or unauthorized use of your account.

Applicable Law. TASC controls and operates UBA from its offices within the State of Wisconsin in the United States. If you choose to access UBA from other locations, you do so at your own risk and you are responsible for compliance with any applicable local laws and regulations. You agree that the laws of the State of Wisconsin (excluding any choice of law rules) govern your rights and obligations relating to TASC and your use of UBA.

You acknowledge that services provided in UBA are subject to a variety of State and Federal laws and regulations, and you hereby agree that you will not use UBA in a manner that violates any State and Federal laws and regulations. TASC will report any illegal activity to the appropriate authorities and assist in prosecution to the extent allowed by law.

Exports. You agree to comply with all United States export laws and regulations. You assume sole responsibility for any required export approval and/or licenses and all related costs and for the violation of any United States export law or regulation. You acknowledge that export of the products or services and any related documentation, in whole or part, contrary to United States law is prohibited. You agree that no part of the products or services available through UBA, either in whole or part, is being acquired for shipment, transfer, or re-export, directly or indirectly, to proscribed, embargoed, or prohibited countries or their nationals, denied destinations, or for prohibited activities or for weapons.

Office of Foreign Assets Control ("OFAC"). To help the government fight the funding of terrorism and money laundering activities, several agencies within the U.S. government (including the Department of Commerce, Department of State, and Department of Treasury) maintain lists of people and companies with which U.S. companies may not do business. The consolidated list is available at 2016.export.gov/ecr/eg_main_023148.asp. You understand that TASC will refuse access and cancel your access at any time upon learning you are on one or more of the applicable OFAC lists. Business entities and all employers agree to comply with OFAC regarding the individuals or employees referred to TASC for UBA access, such as not limited to an employer who uses UBA in relation to the employer sponsored plan.

Severability and Waiver. If any provision of these Terms is found to be invalid by any court having competent jurisdiction, the invalidity of such provision shall not affect the validity of the remaining Terms which shall remain in full force and effect.

TASC failure or delay to exercise any right, power or privilege hereunder shall not operate as a waiver hereof, except as expressly provided herein. Any waiver by TASC of a breach of any provision of these Terms shall not be deemed to be a waiver of any other or subsequent breach and shall not be construed to be a modification of the Terms unless and until agreed to in writing by TASC.

Headings. The headings of the sections in these Terms are strictly for convenience and shall not in any way be construed as amplifying or limiting any of these Terms.

Account Based Services

Account Registration and Services: Unauthorized Use. To use your account, you must agree to these Terms by clicking on the "I Agree" box, you will need to register by following the

instructions on UBA, and you must have an existing relationship with TASC. This existing relationship with TASC may be through an agreement made by your employer, an association, or other third party sponsoring your use of UBA, or under an individual contract between you and TASC. By opening an account, you have a limited license to use UBA, including the limited right to view, bookmark, download, and print, for your noncommercial personal use and information only, those pages of UBA that interest you, subject to the User Terms of Use and/or payment due under the existing relationship with TASC.

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you.

There are instances while using UBA you will receive forms that require your approval and your consent. These forms are required to move forward with a specific service. For instance, an Accountholder who starts a Health Savings Account will be required to consent and agree to the terms of the custodian bank. Failure to approve and consent when prompted to will preclude you from using UBA.

Your Information, Identity and Password. Accounts may not be transferred, sold, or used by any other person or entity without the express permission of TASC. You agree that any information you provide to TASC, whether through the account registration process or otherwise, including, without limitation, passwords, usernames, login IDs, business profiles, credit card information, personal medical information, and any other personally identifiable information whether through questionnaires, registration forms, or other information requests, will be true, accurate, current, and complete. You agree not to provide information that is false, inaccurate, misleading, or fraudulent. You agree to provide TASC with any information reasonably requested by TASC that is necessary for administration of your account.

TASC recommends that you never share your password or allow account access with any other person or entity, however TASC realizes that access may be necessary for reasonable business purpose (such as allowing your legal agents access), to a guardian or person serving as legal power of attorney, or a family member who benefits from your account (such as a spouse who submits claims for reimbursement from your account). You agree that TASC is not liable to you or any third party for damages or losses that are caused by the use of your account by any person or entity that you allowed access to your account.

Obligation to Verify Claims. Accountholders are responsible for knowing the verification requirements for their account(s). The verification requirements depend on the type of account, and when the account is offered as part of your employment relationship, any specific requirements communicated by your employer.

Accountholders are responsible for providing the required verification when a request for a reimbursement is submitted. Check your Plan Documents, Summary Plan Description, or the TASC online literature for the specific items that need to be provided with a request for reimbursement. If you do not provide the required verification your request for reimbursement will be pended until the information is provided. TASC may send you a notice regarding the pended reimbursement request. You can check online for your balance and whether any requests for reimbursement are pended.

Most debit card swipes provide access to your account without the need for any additional verification. When debit cards are used to access your account, there are instances where the verification provided at the time of purchase is not adequate verification. In these instances, TASC may send you a notice that additional information is needed.

All documentation of expenses reimbursed by your account should be retained in your records for a period of four (4) calendar years after the account plan year expires.

Obligation to Repay Claims. In order to maintain the tax advantage of your account(s), or meet the purpose of the account as defined by your employer, you agree to repay your account or your employer for any amounts received from your account that were not for the intended purpose of the account,
did not meet the written published requirements of your account,
amounts that were not properly verified, or
over your election or the account maximum benefit.

You also agree to allow your employer to make future salary withholding as allowed by State law to collect the balance. At your employer's discretion, after attempts to collect have failed, any amount not repaid may be imputed as income by your employer.

Accountholder Certifications. You understand that the following Certifications are necessary legal requirements for the use of a tax advantaged account. By using a tax advantaged account, you agree to the statements below, which are made in advance of any account use, and at each time you submit a reimbursement request.

Accountholder Certification. The Accountholder understands and certifies that each expense submitted for reimbursement has actually been incurred and has not previously

been reimbursed (i.e., there is no "double-dipping"), and reimbursement will not be sought from any other source, such as another health plan for medical tax advantaged account services.

Double Dipping. It is the Accountholder's responsibility to make sure that any funds received tax free from a TASC Benefit Plan are not claimed or deducted in any other form, manner, or under any program. Generally, any tax-free item can only be deducted once.

Accountholder Certification. The Accountholder understands and certifies that upon enrollment in a TASC Benefit Plan that includes the use of a TASC Debit Card, for the immediate service year and any service year thereafter, that the card will only be used for legitimate eligible expenses, limited to persons eligible for reimbursement. This Certification is printed on the back of the TASC Debit Card and reaffirmed each time the TASC Debit Card is used. The Accountholder acknowledges that the TASC Debit Card will be shut off and should not be used after the Accountholder's termination of employment, except for spending down MyCash that has been accumulated.

Example. Accountholder who enrolls in a Healthcare Flexible Spending Account (FSA) or Health Reimbursement Arrangement (HRA) will limit the use of a TASC Debit Card, to eligible medical care expenses defined by the IRS in § 213(d) of the Internal Revenue Code, limited to the employee and the employee's spouse and dependents. (TASC will provide detail on items allowed for each type of Benefit Plan.)

Individual Coverage Health Reimbursement Agreement (ICHRA) Notice and Attestation. This important notice affects your ICHRA account. Please note that your acceptance and enrollment in the ICHRA in some circumstances, could affect your eligibility for the premium tax credit. Accepting the ICHRA and improperly claiming the premium tax credit could result in tax liability. You will have the ability to opt in or out of coverage under the ICHRA prior to each plan year.

An ICHRA is an account under which your employer reimburses you for your medical care expenses (and sometimes your family members' medical care expenses), up to a certain dollar amount for the plan year. These expenses may include premiums applicable to your individual health insurance coverage and/or out of pocket medical expenses depending on how the employer designs your plan.

If you enroll in an ICHRA, you must also be enrolled in individual health insurance coverage or Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) or Medicare Part C (Medicare Advantage) (collectively referred to in this notice as Medicare) for each month you are covered by the HRA. If your family members are covered by the ICHRA, they must also be enrolled in individual health insurance coverage or Medicare for each month they

are covered by the ICHRA. If you and your dependents do not maintain coverage under individual health insurance any reimbursements, you receive while not covered would be taxable income.

This notice has important information that the Exchange (known in many states as the "Health Insurance Marketplace") will need to determine if you are eligible for advance payments of the premium tax credit. An Exchange operates in each state to help individuals and families shop for and enroll in individual health insurance coverage. You may need this notice to verify that you are eligible for a special enrollment period to enroll in individual health insurance coverage outside of the annual open enrollment period in the individual market.

There are different kinds of HRAs. The HRA that's being referred to throughout this notice, and that your employer is offering you, is an ICHRA. It is not a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) or any other type of HRA. The ICHRA you are being offered is employer-sponsored health coverage. This is important to know if you apply for health insurance coverage on the Exchange.

ICHRA Accountholder Attestation. The Accountholder understands that to enroll in an ICHRA, the Accountholder must be enrolled in individual health insurance coverage, Medicare Part A (Hospital Insurance) and Part B (Medical Insurance), or Medicare Part C (Medicare Advantage). In order to avoid tax liability for reimbursement made under the ICHRA, you must maintain the individual coverage during each month that you are covered under the ICHRA. You agree to provide your employer notice of any individual coverage termination.

MyCash Account Fees. TASC will charge the following Account Fees on dormant accounts.

There is a \$5.00 per month MyCash Account Access Fee (or account balance if less than \$5.00 is available) beginning ninety (90) days after the date of termination of your account when there is a balance greater than \$0.00 remaining in the MyCash Account at that time. This fee is only charged to your MyCash Account. It is not charged to any other account.

Unused MyCash Account Balance Check Fee. In the event that your account is terminated for any reason, you may request the unused balance in your MyCash Account to be returned to you via ACH or check mailed to the last known address that TASC has in its records. There is a \$2.50 per check fee. This fee is only charged to your MyCash Account. It is not charged to any other account.

Access to your MyCash Account will be terminated when your account access is terminated and you have a zero balance in your MyCash Account.

Charity Account Paper Check Limit. TASC does not send charity disbursements via paper check of less than \$25.00. If your charity account available balance is less than \$25.00 at the time of a scheduled disbursement, the funds will be held until the balance is \$25.00 or greater, at which time a paper check will be processed and mailed to the charity.

RECOVERY LIMITATION. TO THE EXTENT ALLOWED BY STATE AND FEDERAL LAW GOVERNING YOUR ACCOUNTS, YOU MUST REPORT ANY ALLEGED ERRORS, POSSIBLE FRAUD, OR OTHER SUSPECTED LOSS TO TASC WITHIN 60 DAYS OF THE DATE THE SUSPICIOUS EVENT OCCURRED. FAILURE TO REPORT THE SUSPICIOUS EVENT MAY LIMIT YOUR ABILITY TO RECOVER FOR ANY ACTUAL LOSS.

Dispute Resolution - Appeals

All disputes, claims, adverse decisions, or controversies arising under or relating to your account that cannot be resolved informally, will be subject to the appeal process described below.

NOTICE: You agree that a condition for your use of any UBA account, you must first file an Appeal and follow the Appeal Process as described below to exhaust your remedies before you can take any legal action against TASC.

Appeal under TASC Account Services. If your claim for reimbursement is denied in whole or in part, you will be notified in writing by TASC within 30 days after the date TASC received your claim. When your claim is incomplete, TASC will allow you 45 days from receipt of the notice in which to provide complete information, and will effectively suspend the time for a decision on your claim until the specified information is provided. Notification of a denied claim will detail:

Specific reason(s) for the denial;

Specific Plan provision(s) on which the denial is based;

a description of any additional material or information necessary for you to validate the claim and an explanation of why such material or information is necessary;

Appropriate information on the steps to be taken if you wish to appeal the Plan Administrator's decision, including your right to submit written comments and have them considered, your right to review (upon request and at no charge) relevant documents and other information, and your right to file suit under ERISA (where applicable) with respect to any adverse determination after appeal of your claim.

If your claim is denied in whole or part, then you (or your authorized representative) may request a review upon written application to TASC. Your appeal must be made in writing

within 180 days after your receipt of the notice that the claim was denied. If your appeal is related to enrollment or eligibility you will have 60 days from the adverse enrollment or eligibility event. If you do not appeal on time, you will lose both the right to appeal the denial and the right to file suit in court. Your written appeal should state the reasons that you feel your claim or enrollment should not have been denied. It should include any additional facts and/or documents that you feel support your claim. You will have the opportunity to ask additional questions and make written comments, and you may review (upon request and at no charge) documents and other information relevant to your appeal. The address to use when filing an appeal will be included in the benefit or enrollment denial letter.

Notice of Adverse Determination. Your appeal will be reviewed and determination made within a reasonable time, defined as not later than 60 days after receipt of your appeal. If the decision on review affirms the initial denial of your claim, you will be furnished with a Notice of Adverse Benefits Determination on Review, which shall set forth the following:

Specific reason(s) for the decision on review;

Specific Plan provision(s) on which the decision is based;

A statement of your right to review (upon request and at no charge) relevant documents and other information;

If an "internal rule, guideline, protocol, or other similar criterion" is relied on in making the decision on review, then a description of the specific rule, guideline, protocol, or other similar criterion or a statement that such a rule, guideline, protocol, or other similar criterion was relied on and that a copy of such rule, guideline, protocol, or other criterion will be provided free of charge to you upon request; and,

A statement of your right to bring suit under ERISA §502(a) (where applicable).

Fraud Limitation. TASC will work to resolve any suspected fraud to the extent of TASC's abilities. There are instances where fraud is perpetrated outside of UBA, for instance when a bad actor steals your identity through other sources and initiates transfers using that information. This activity may be caused by your negligence to protect your personal data, such as going on unsecure sites or opening phishing emails. To the extent allowed by law, TASC may refuse reimbursement where TASC followed all ID verification protocols and acted reasonably within the tax advantaged account plan industry.

TASC Privacy Policy

TASC Privacy Policy. TASC takes your privacy very seriously. We share a commitment to protect your privacy and the confidentiality of your personal information.

This Notice is provided to help you better understand how we at TASC obtain, use, share, and protect your non-public personal financial information. As a provider of services, we often collect personal and sometimes sensitive information. Protecting the confidentiality of that information has been and will continue to be, a top priority at TASC. We believe that you should know about the information we collect, the measures we take to safeguard it, and the situations in which we might share information.

Information We Collect. The information TASC collects and the extent to which TASC uses it will vary depending on the information and service involved. TASC collects only the information necessary to consistently deliver a specific purchased service. Information may include, but is not limited to: username, address, phone number, Social Security number, age, sex, information regarding assets and income, employment status, dependent information, banking information for ACH activity, and other information provided on plan applications and related forms. TASC also maintains information about your relationships with TASC, such as payment history and account balances.

How We Collect Information. The information above may be obtained using various methods which may include information in writing or email, during call recordings or internet transactions, or from data gathering software when completing information on UBA. Non-public personal information may also be collected through transactions with our contracted representatives, affiliates, and others.

How We Protect Your Information. TASC implemented and maintains physical, electronic, and procedural safeguards to protect non-public personal and financial information. Employees are trained and required to respect the confidentiality of all client information. TASC requires each unaffiliated third party under contract to assist in servicing your account to agree to abide by safeguards and privacy standards that are the same or substantially similar to those followed by TASC. The privacy and security of non-public personal financial information may be maintained beyond the termination of your relationship with TASC.

Use of Your Information. For example, TASC may share your information to protect against or prevent fraud, or in response to a valid subpoena, court order, judicial process, or as required by regulatory authorities. We may also share information about you with our service providers, affiliates, and representatives to help us provide any purchased service. Service providers, affiliates, and representatives may include TASC contracted Providers, and Wholesale and Association accounts. The information provided to these service providers, affiliates, and representatives may include the categories of information described above under "Information We Collect" and is limited to the information that we deem appropriate for these third parties to carry out their functions.

TASC reserves the right to use any information or data received, created, stored or transmitted in any manner that does not violate any law or regulation, contract, or agreement, including;

The Health Insurance Portability and Accountability Act of 1996, Public Law 104-191 ("HIPAA"),

The Health Information Technology for Economic and Clinical Health Act, Public Law 111-005 (the "HITECH Act"),

Regulations promulgated by the U.S. Department of Health and Human Services (the "HIPAA Regulations"),

Any state privacy or identity theft law,

The terms of any contract entered into with TASC addressing use of your information or data,

Any other laws or regulation prohibiting or limiting the use of your information or data such as holding business records in confidence.

Affiliate Marketing Efforts. By using our Sites, you acknowledge and accept use of your information for receipt of marketing materials and information from our other TASC Affiliate websites. You may opt out of receiving our Affiliate marketing communications at any time. This may include:

provide relevant, personalized, targeted news and information via Marketing or Sites;

help target advertising messages, included in our Marketing;

enable our customer service professionals to respond to your questions, concerns and feedback; and,

send information, including technical notices, updates, security alerts, and support and administrative messages.

We may communicate with you in writing, via email, or other means available on or through our Sites. We may communicate transactional or service messages to you, such as welcoming you to our Sites or informing you of scheduled downtime. We may also send you Marketing, on our own behalf or on the behalf of third parties. Marketing may be sent to you, even if you do not have an account. In respect of Marketing, you can opt out of receiving future Marketing, in the footer of each Marketing, we send to you. You cannot opt out of receiving transaction or service messages from us.

Cookies. Cookies are small data files stored on your computer or mobile device by a website. Session cookies are used to aid navigation. Persistent cookies allow us to maintain information between visits. A persistent cookie remains for a limited time and is deleted by your browser.

We use the following types of cookies for the purposes set out below:

Essential Cookies. Used to provide you access to our Sites and enable you to use the features of our Sites.

Functionality Cookies. Allow us to remember your choices when you use our Sites, providing you with a more personal experience and to avoid you having to re-enter preferences.

Analytics and Performance Cookies. Used to collect information about traffic on our Sites and how users use our Sites. The information is anonymous.

Targeting Cookies. These track your browsing habits to enable us to measure our effectiveness and the reach of ads and services. These cookies use information about the industries you are interested in and your browsing history to group you with other users who have similar interests. Based on that information we will send advertisements that we think will be relevant to your interests. Social Media Cookies. Created when you share information on a SNS, "like" our Sites, link your account, or engage with our content on a SNS such as Facebook, Twitter, LinkedIn or Google+.

Social Media Cookies. Created when you share information on a SNS, "like" our Sites, link your account, or engage with our content on a SNS such as Facebook, Twitter, LinkedIn or Google+.

You can remove or reject cookies via your browser settings. Follow the instructions provided by your browser, located within the "settings", "help", "tools" or "edit" menus. If you reject cookies, you still may use our Sites but will have limited functionality.

TASC's Network. TASC's network is protected through a multi-layered approach to security including firewalls, encryption, intrusion detection, packet filtering and anti-virus software. TASC's data center is housed in a secure environment and access is limited to only those TASC Employees with a need to have access.

Caller Verification. TASC completes a standard verification on every call. When a caller has been transferred to another TASC employee then the standard verification process will be repeated. The caller will be asked to provide three (3) verification items such as their name, address, employer name, their email address, and other relevant information such as the callers annual election for an account-based service.

Red Flag Rules – ID Theft. TASC has implemented an 'Identity Theft Prevention Program' designed to detect the warning signs, or "red flags" in day-to-day operations, take steps to prevent ID theft, and mitigate the damage it inflicts. The program includes reasonable policies and procedures to identify the red flags of identity theft that TASC may run across in the day-to-day operation of its business.

TASC's written Identity Theft Prevention Program related to the Red Flags Rule focuses on the protection of Personal Identifiable Information (PII). PII is information which can be used to distinguish or trace an individual's identity, such as their name, social security number, etc. alone, or when combined with other personal or identifying information which is linked or linkable to a specific individual, such as date and place of birth, etc.

When a user changes their username or password, they will receive an email to the email address TASC has on file. When a user changes their direct deposit information, an email is sent to the email address on file.

TASC completes a standard verification on every call. When a caller has been transferred to another TASC employee then the standard verification process will be repeated. The caller will be asked to provide three verification items such as their name, address, employer name, their email address, and other relevant information such as the callers annual election for an account based service.

The Gramm–Leach–Bliley Act Notice. The Gramm–Leach–Bliley Act limits the disclosure of "nonpublic personal information" ("NPI") to that as necessary for processing or administering debit card transactions. For example, disclosing NPI to service providers who perform administrative activities for your account. TASC is required to disclose certain types of information-sharing, including disclosures for purposes of preventing fraud, responding to judicial process or a subpoena, or complying with federal, state, or local laws. TASC would need assurances from any nonaffiliated party receiving NPI that they will not further disclose the NPI for any reason. TASC does not share any NPI for marketing purposes, credit verification, or any other reason not stated in this Notice.

Privacy Complaints or Rights Requests made to TASC. You can file a complaint with the TASC Privacy Officer by sending a written description of the facts and circumstances and the acts that are the subject of the complaint to:

The Privacy Officer

TASC

2302 International Lane

Madison, WI 53704-3140

The Privacy Officer is responsible for any response and taking necessary actions to resolve the complaint or change the process or this Privacy Policy. No response from the Privacy Officer is required.

No TASC employee will intimidate, threaten, coerce, discriminate against, or take other retaliatory action against you for exercising your rights, filing a complaint, participating in an investigation, or opposing any improper practice under TASC Privacy Policy or the federal Privacy Rule.

Release of Information and Authorization Policy. In accordance with federal privacy law, TASC will not use or disclose Protected Health Information (PHI) as that term is defined under the Health Insurance Portability and Accountability Act of 1996, Public Law 104-191 ("HIPAA"), except as permitted below:

To the user;

For the payment of health care operations as permitted by the Business Associate Agreement;

At the request of the Secretary of Health and Human Services, or its designee, for purposes of enforcement of the Privacy Rule.

These disclosures are allowed without user authorization. All other releases of PHI from TASC must be pursuant to a valid authorization.

If a spouse of a user or other third party requests access to PHI, the third party will first be directed back to the user to obtain the information needed. The user can disclose PHI to the third party directly. If the third party insists on the release of PHI from TASC, TASC will communicate the following:

TASC can only release per signed authorization by the user,

An authorization will be forwarded to the user to be completed, and

The authorization will be valid for 14 days.

A user will be sent the Authorization to Disclose Protected Health Information form provided by TASC. The Authorization form will need to be returned to TASC via a support request or fax (1-608-245-3623). The Authorization will be retrievable online for six (6) years.

Notices and Disclaimers

Legal and Tax Advice Disclaimer. TASC does not provide financial, legal, tax, or medical advice regarding any employee benefit programs or otherwise. Content regarding various

life events and financial, legal, or tax concerns is provided for informational purposes only, and is not intended to be personalized or professional advice. Please consult with your financial, investment, legal, or tax advisor regarding the applicability of such content to you and its impact on your UBA use. If you have a dispute with a benefit plan, its provider, or a beneficiary of a benefit plan, you must deal directly with that person or entity.

ALL ACCOUNT INVESTMENTS ARE OFFERED BY PROSPECTUS ONLY. PAST PERFORMANCE OF INVESTMENTS IS NO INDICATION OR ASSURANCE OF FUTURE PERFORMANCE. ALL INVESTMENTS INVOLVE RISK. INVESTMENT RETURNS AND PRINCIPAL VALUE WILL FLUCTUATE AND INVESTOR'S SHARES, WHEN REDEEMED, MAY BE WORTH MORE OR LESS THAN THEIR ORIGINAL COST. INVESTORS SHOULD READ THE PROSPECTUS CAREFULLY BEFORE INVESTING. PROSPECTUSES CONTAIN IMPORTANT INFORMATION REGARDING THE FUND'S INVESTMENT OBJECTIVE, RISKS, CHARGES, AND EXPENSES

Timing of Transactions. TASC does not guarantee that all transactions be completed in "real time", or immediately upon initiating a transaction on UBA. Many transactions involve third parties, such as banking transactions, and are subject to the rules and regulations governing such transactions. All transactions made on UBA will be completed within standard industry time frames and conventions applicable to the type of transaction and third parties involved.

Website Linking and Cautions About Third-Party Information Included in UBA. TASC may provide access to third party websites for your general informational use only. These links will allow you to leave UBA. The linked websites are not under the control of TASC and TASC is not responsible for the contents of any linked website. By providing access to other websites, TASC is not recommending or supporting any third party, is not recommending the purchase or sale of any products or services of a third party, and is not endorsing or acknowledging that it is affiliated with any website's sponsoring organization. TASC is not obligated to maintain, verify, update or post any corrections to any third-party information for any reason.

Third Parties. Nothing in UBA referencing a third party with whom TASC conducts business, and nothing in these Terms, shall be deemed to create;

Any agency relationship, affiliation, or sponsorship between TASC and any third party,

A partnership, joint ventures, or otherwise provide you or any third parties with any rights to act on TASC's behalf.

TASC does not represent or guarantee the truthfulness, accuracy, completeness, timeliness, authorship, suitability of content, or reliability of communications posted by third parties, nor does TASC endorse any opinions expressed by users or any third parties

using UBA. Consequently, you agree that TASC does not guarantee, and is not liable to you for any third-party content.

Disclaimers and Limitations of Liability. By using UBA, you acknowledge and accept that there are risks, including, without limitation, the risk of harm by people acting under false pretenses. You assume all risks associated with dealing with other users with whom you come in contact through UBA and other parties that use UBA for unauthorized or illegal purposes.

TO THE EXTENT PERMITTED BY APPLICABLE LAW, YOU AGREE THAT ALL INFORMATION, SERVICES, SOFTWARE AND CONTENT AVAILABLE THROUGH UBA, AND UBA ITSELF, ARE FURNISHED FOR GENERAL INFORMATIONAL PURPOSES ONLY, AND ARE FURNISHED TO YOU ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT ANY IMPLIED OR EXPRESSED WARRANTY OF ANY KIND (INCLUDING WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, SUITABILITY, SECURITY, AND CORRECTNESS). TASC AND ITS SUBSIDIARIES, AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES, CONTRACTORS, AGENTS, AND SUPPLIERS (COLLECTIVELY THE "TASC PARTIES") MAKE NO REPRESENTATION OR WARRANTY REGARDING, ARE NOT RESPONSIBLE FOR, AND DISCLAIM ALL LIABILITY FOR, THE CONTINUED AVAILABILITY, THE PERFORMANCE OF THE INTERNET, THE DOWNLOADING COMPATIBILITY OF ANY MATERIALS OR SOFTWARE WITH YOUR COMPUTER SYSTEM, THE EXISTENCE OF ANY VIRUS, WORM, MALICIOUS CODE OR OTHER DISABLING DEVICE FROM ANY SOURCE, THE UNAUTHORIZED ACCESS TO OR USE OF YOUR INFORMATION BY A PARTY OTHER THAN TASC, ANY TECHNICAL FAILURES (INCLUDING HARDWARE OR SOFTWARE FAILURES), INCOMPLETE, SCRAMBLED, OR DELAYED COMPUTER TRANSMISSIONS, AND/OR TECHNICAL INACCURACIES, OR LOSS OR USE OF DATA, AS WELL AS UNAUTHORIZED ACCESS OF USER TRANSMISSIONS BY THIRD PARTIES. NO ONE IS AUTHORIZED TO MAKE ANY WARRANTY ON TASC'S BEHALF, AND YOU CANNOT RELY ON ANY OTHER STATEMENT OF WARRANTY. YOU ASSUME RESPONSIBILITY FOR THE ACCURACY, APPROPRIATENESS, AND LEGALITY OF ANY INFORMATION YOU SUPPLY TO TASC.

YOU AGREE THAT TASC IS NOT LIABLE FOR ANY CONSEQUENTIAL, SPECIAL, INDIRECT, EXEMPLARY, OR PUNITIVE DAMAGES.

IN NO EVENT SHALL THE TASC PARTIES' TOTAL LIABILITY TO YOU FOR ANY DAMAGES, LOSSES, FEES AND EXPENSES (INCLUDING ATTORNEYS' FEES), WHETHER IN CONTRACT, TORT, TRESPASS OR OTHERWISE EXCEED THE AMOUNT DEFINED IN THE CONTRACT BETWEEN YOU AND TASC. IF YOU DO NOT HAVE A CONTRACT WITH TASC DEFINING AND LIMITING LIABILITIES, THEN THE TASC PARTIES' TOTAL LIABILITY TO YOU FOR ANY

DAMAGES, LOSSES, FEES AND EXPENSES (INCLUDING ATTORNEYS' FEES), WHETHER IN CONTRACT, TORT, TRESPASS OR OTHERWISE ARE LIMITED TO THE AMOUNTS PAID BY YOU TO TASC TO PURCHASE THE PRODUCT OR SERVICE INVOLVED WITH THE CLAIM IN THE MOST CURRENT THREE MONTH PERIOD, OR IF YOU HAVE NOT PAID ANY FEES TO TASC THEN \$100.

IF YOU LIVE IN A STATE THAT DOES NOT ALLOW THE WAIVER OF CERTAIN WARRANTIES, OR LIMITATIONS OR DAMAGES WAIVERS DESCRIBED IN THIS SECTION, SOME OF THESE WAIVERS AND LIMITATIONS MAY NOT APPLY TO YOU. YOU AGREE TO PROMPTLY NOTIFY TASC IN WRITING IF YOU BELIEVE YOU HAVE ANY CLAIM AGAINST TASC PARTIES. YOU AGREE THAT ANY CLAIM FOR ANY LOSSES NOT BROUGHT WITHIN ONE YEAR OF THE LAST EVENT RELATED TO THE LOSS SHALL BE DEEMED WAIVED AND RELEASED.

Indemnification. In consideration of your use of UBA, you hereby agree to indemnify TASC and its subsidiaries, affiliates, officers, directors, employees, contractors, agents, and suppliers and any third party information or service providers from and against any and all claims, losses, liabilities, damages, costs, and expenses (including, without limitation, reasonable attorneys' fees and costs) arising out of or related to your: (i) breach of these Terms, (ii) violation of any person's or entity's legal rights (including, without limitation, copyright, patent, trade secret, trademark, or other proprietary rights, or publicity, contract, moral, or privacy rights) (iii) violation of any applicable law, rule, or regulation, (iv) negligence, recklessness, or misconduct, (v) unauthorized use of UBA, and (vi) any event named above committed by a third party whom you allowed access to UBA.

Copyright Agent for Claims of Copyright Infringement. Pursuant to the Digital Millennium Copyright Act, TASC designates the agent below to receive notifications of claimed copyright infringement. If you reasonably believe that your work has been copied in a way that constitutes copyright infringement, please provide TASC's designated agent the following information:

An electronic or physical signature of the person authorized to act on behalf of the owner of the copyright interest;

A description of the copyrighted work that you claim has been infringed;

A description of where the material that you claim is infringing is located on any Site;

Your address, telephone number, and email address;

A statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law;

A statement by you, made under penalty of perjury, that the information included in your notification is accurate and that you are the copyright owner or authorized to act on behalf of the copyright owner.

TASC's designated agent for notification may be contacted at:

By Mail: Total Administrative Services Corporation

2302 International Lane

Madison, WI 53704

Attn: Compliance Department

By Phone: 800-422-4661

By Fax: 608-661-9626

Force Majeure. In the event that UBA is not accessible, or TASC is prevented from performing or is unable to perform any of its obligations, due to any act of God, fire, casualty, flood, war, strike, lock out, failure of public utilities, injunction or any act, exercise, assertion or requirement of any governmental authority, epidemic, destruction of production facilities, insurrection, inability to obtain labor, materials, equipment, transportation or energy sufficient to meet needs, or any other cause beyond the reasonable control of TASC ("Force Majeure Event"), and if TASC shall have used reasonable efforts to avoid such occurrence and minimize its duration, then TASC shall be excused and the period of performance shall be deemed extended to reflect such reasonable delay.

Territorial Restrictions. UBA may not be available in all jurisdictions due to local and state laws.

Termination, Removal of Materials, and Monitoring. You agree that TASC may terminate, restrict, or suspend part or all of your access UBA, or delete any content transmitted to or through UBA, at any time, at TASC's sole discretion, without prior notice to you. TASC also reserves the right to take any action relating to user-submitted information that it deems necessary or appropriate if such information, as determined in TASC's sole discretion, may create liability for TASC, its agents or its contractors, or may affect TASC's business relationships or contracts with its agents or its contractors. TASC further reserves the right to remove any materials that are defamatory, abusive, illegal, harassing, immoral, disruptive, or do not conform to these Terms - though TASC shall be under no affirmative obligation to monitor any of the foregoing or to otherwise screen or monitor any communications or information prior to its posting. You agree TASC has the right, but is not

obligated, to monitor your use of UBA and any communications made by you related to such use in any manner; and you release TASC from any liability related to its monitoring activities. If TASC denies you access to UBA, you agree to destroy all materials obtained from UBA and all copies of those Materials with the exception of items you are required to maintain for you to meet ongoing legal requirements. You acknowledge that, upon termination, TASC may immediately deactivate or delete your access and account and all related information and files in your account and bar you from further access to the files, UBA, and your account.

Phone Recording Notice. TASC records calls from users. TASC may record incoming and outgoing calls from any TASC telephone line.

Designation of Representative by HSA Accountholder

By confirming your Health Savings Account ("HSA") through UBA, you (the "Accountholder") hereby appoint, designate, and authorize Total Administrative Services Corporation ("TPA") to serve as your Designated Representative and HSA Administrator. TPA hereby accepts the appointment by Accountholder, subject to the terms and conditions set forth below.

TPA Not a Fiduciary. TPA will not provide any services to Accountholder or Accountholder's HSA as a fiduciary under Section 3(21) of ERISA, under any comparable and applicable provisions of state or local law, or under the Investment Advisor's Act of 1940.

Designated Representative. In its role as Designated Representative, TPA will serve as primary liaison between Accountholder and the institutions then serving as custodians of the cash component (the "Cash Account") and investment component (the "Investment Account") of the HSA. Accountholder understands that the custodian of the Cash Account (the "Cash Custodian") and the custodian of the Investment Account (the "Investment Custodian") may be different institutions, and that TPA, in its sole discretion, may change the Cash Custodian and/or the Investment Custodian to any qualified financial institution or IRS approved nonbank custodian. TPA will forward communications and instructions to the Cash Custodian and the Investment Custodian, as applicable. In the case of communications to the Investment Custodian, this may include instructions to place orders for the purchase and sale of mutual funds or other investments made available through the Investment Custodian. Accountholder hereby authorizes and directs the Investment Custodian to accept such investment instructions from TPA, to pay for mutual fund share purchases from Accountholder's HSA, and to receive payment from the sale of mutual fund shares into Accountholder's HSA. Accountholder and TPA agree to the following:

No investment transaction for Accountholder's HSA to be processed by the Investment Custodian at the direction of Accountholder or TPA will be processed until the Investment Custodian receives the funds to be invested and the instruction in proper form. Investment transactions will be processed either as soon as administratively practicable thereafter or, if later, on the scheduled date for processing. The Investment Custodian may rely conclusively on all instructions given by TPA that the Investment Custodian believes to be genuine. In the absence of proper investment instructions, the Investment Custodian will not be liable for interest, market gains or losses in the HSA.

Accountholder agrees that the Cash Custodian and the Investment Custodian may rely on instructions from TPA, and Accountholder agrees that neither the Cash Custodian nor the Investment Custodian shall be under any duty to make an investigation with respect to any such instructions.

Accountholder is solely responsible for managing the investment of Accountholder's HSA and for communicating investment instructions to TPA. All instructions, directions, and/or confirmations received by the Investment Custodian from TPA shall be deemed to have been authorized by Accountholder.

The Cash Custodian or the Investment Custodian may delay the processing of any transaction due to a Force Majeure, government or National Securities Clearing Corporation ("NSCC") restrictions or changes, exchange, market or NSCC rulings, strikes, interruptions of communications or data processing services, or disruptions in orderly trading on any exchange or market. "Force Majeure" means a cause or event outside the reasonable control of the parties or that could not be avoided by the exercise of due care, such as an act of God or a significant mechanical, electronic or communications failure.

Accountholder agrees that TPA is not an agent of either the Cash Custodian or the Investment Custodian except with respect to HSA contributions transmitted from TPA to the Cash Custodian and the Investment Custodian.

HSA Administrator. In its role as HSA Administrator, TPA will assume certain recordkeeping and nondiscretionary administrative duties on behalf of both the Cash Custodian and the Investment Custodian, for the benefit of both custodians and Accountholder. TPA agrees to assume the following specific duties and responsibilities:

Receive and forward contributions from Accountholder and Accountholder's employer.

Receive and transmit investment instructions and other information to the Cash Custodian and the Investment Custodian, as applicable.

Pay distributions to Accountholder.

Prepare required returns, reports, or other documents to the applicable taxing authorities, including IRS Forms 5498-SA and 1099SA.

Provide access to Accountholder through the use of a secure internet website, mobile applications or other access means to permit Accountholder to initiate transactions and access information on HSA balances and investments.

Provide fulfillment or forward requests to the appropriate mutual fund provider if necessary for prospectuses, financial statements, reports, or any other material related to mutual funds to the extent such information is not made available electronically.

Produce periodic paper or electronic account information to Accountholder upon request, showing the assets of the HSA and records of contributions, distributions, and other transactions.

Perform other reasonable services requested by the Cash Custodian and the Investment Custodian.

Removal of Designated Representative and HSA Administrator. Accountholder may remove TPA as Designated Representative and HSA Administrator by written notice to TPA in a form satisfactory to TPA. Removal of TPA as Designated Representative and HSA Administrator will not have the effect of canceling any instruction that has been received by TPA from prior to the date that notice of removal is received by TPA. If Designated Representative and/or HSA Administrator is removed by Accountholder, Accountholder understands that the Cash Custodian and/or the Investment Custodian shall also be deemed to have been removed as custodians of the HSA effective as of the change.

Change in Accountholder Representatives. Accountholder will give TPA prompt written notice of any change in the identity or authority of its representatives in a form satisfactory to TPA. Until written notice of such change is received, TPA may conclusively rely upon and be protected in acting on the latest identification provided to it without further inquiry or verification.

Compensation to TPA from Custodians. In exchange for assuming recordkeeping and administrative duties on behalf of the custodians, and pursuant to the terms of separate agreements between the Cash Custodian and TPA and the Investment Custodian and TPA, TPA is compensated by both the Cash Custodian and the Investment Custodian.

Liability. Accountholder hereby agrees to indemnify, defend and hold TPA and any parent, subsidiary, related corporation, or affiliate of TPA, including their respective directors, managers, officers, employees and agents, harmless from and against any and all loss, costs, damages, liability, expenses or claims of any nature whatsoever, including but not

limited to legal expenses, court costs, legal fees, and costs of investigation, including appeals thereof, arising, directly or indirectly:

From any action that TPA or a custodian takes in good faith in accordance with any certificate, notice, confirmation, or instruction delivered by Accountholder. Accountholder waives any and all claims of any nature it now has or may have against TPA and its affiliates, parent company and their respective directors, managers, officers, employees, agents and other representatives, which arise, directly or indirectly, from any action that TPA and custodians takes in good faith in accordance with any certificate, notice, confirmation, or instruction from Accountholder.

Out of any loss or diminution of any mutual fund or other investment of the HSA resulting from changes in the market value; reliance, or action taken in reliance, on instructions from Accountholder; any exercise or failure to exercise investment direction authority by Accountholder; TPA or the Investment Custodian's refusal on advice of counsel to act in accordance with any investment direction by Accountholder; any other act or failure to act by Accountholder; any prohibited transaction due to any actions taken or not taken by TPA or a custodian in reliance on instructions from Accountholder; or any other act TPA or a custodian takes in good faith hereunder.

This provision shall survive the termination or resignation of TPA as Designated Representative and/or HSA Administrator.

Investments. Accountholder understands and agrees that the Investment Custodian will hold only those mutual funds or other investments agreed to by the Investment Custodian.

Electronic Communications. Accountholder understands and authorizes that certain investment elections, changes or transfers, distribution decisions, and any other decision or election by Accountholder or TPA shall be accomplished exclusively by electronic or telephonic means, which includes, but is not limited to, the internet and mobile applications which are not otherwise prohibited by law and which are in accordance with procedures and/or systems approved or arranged by TPA.

Distributions. Accountholder authorizes the Cash Custodian and/or the Investment Custodian, as applicable, to distribute funds from the HSA on behalf of Accountholder upon instruction from TPA. Funds to be disbursed shall be placed in a Distribution Account of TPA, and Accountholder authorizes TPA to withdraw funds requested by Accountholder from the Distribution Account and pay them to Accountholder or, if agreed upon in advance between Accountholder and TPA, to TPA for administrative fees or to a third-party provider of medical services or supplies.

Relationship of Custodians and Designated Representative and HSA Administrator. TPA has entered into separate contracts with the Cash Custodian and the Investment Custodian with respect to its roles as the Designated Representative and HSA Administrator. The appointment of TPA as Designated Representative and HSA Administrator shall survive the termination of any contract between the Investment Custodian and TPA and the Cash Custodian and TPA. TPA is authorized to contract or make arrangements with any qualified financial institution or IRS approved nonbank custodian, including an affiliate of TPA, for the provision of necessary custodial services to the HSA.

Amendment. TPA has the right to amend the conditions of TPA's appointment as Designated Representative and HSA Administrator at any time. Any amendment made to comply with federal or state law does not require Accountholder's consent. Accountholder will be deemed to have consented to any other amendment unless, within thirty (30) days from the date of notice of the amendment, Accountholder notifies TPA in writing that it does not consent.

Termination and Resignation. Accountholder may terminate the appointment of TPA as Designated Representative and HSA Administrator at any time by giving written notice to TPA. TPA may resign as Designated Representative and HSA Administrator any time effective thirty (30) days after written notice of its resignation to Accountholder. Upon any termination of TPA as Designated Representative and HSA Administrator, including a resignation by TPA, the Cash Custodian and the Investment Custodian shall be deemed removed as custodians on the effective date of TPA's termination as Designated Representative and HSA Administrator.

Fees. Accountholder shall pay TPA the administrative fees described in any separate agreement with TPA.

Termination of Accountholder's Employer Program. In the event Accountholder terminates employment or otherwise discontinue making contributions under Accountholder's employer HSA funding program, Accountholder may be offered an opportunity to continue these HSA services as provided by TPA. Accountholder will be provided with details of such arrangement, which may include, without limitation, changes to Accountholder's investment choices, fees, plan type, and account access methods and credentials. Accountholder hereby consents to the deduction of TPA's fees from Accountholder's Cash Account if the HSA remains open for more than thirty (30) days after written notice from TPA providing the terms, including TPA's fees, pursuant to which TPA would continue to serve as the Designated Representative and HSA Administrator.

Health Savings Account (HSA) Custodial Agreement and Disclosure Statement

State Bank. This State Bank Custodial Agreement and Disclosure Statement is applicable to HSA Accountholders who will use State Bank as the HSA Custodian. You can contact TASC at 800-422-4661 to determine if State Bank is your HSA Custodian.

As used in this Health Savings Account ("HSA") Custodial Agreement and Disclosure Statement (the "Agreement"), "you" and "your" refer to the individual whose name and identity you are confirming through UBA (as defined in Section 11.05) and who will be the Accountholder and beneficiary of the HSA. References to "Custodian", "us", "we" and "our" refer to the State Bank of Cross Plains, serving as custodian, and sometimes referred to as Universal Benefit Bank, for HSAs administered by TASC. References to "TPA" or "TASC" refer to Total Administrative Services Corporation, which is serving as the "Designated Representative" and "HSA Administrator."

This Agreement is a contract between you and us regarding each party's rights and responsibilities with regard to your HSA. You are establishing this HSA, as defined in the Internal Revenue Code ("Code") Section 223(d), exclusively for the purpose of paying or reimbursing qualified medical expenses of you, your spouse, and your dependents. In addition to any other representations in this Agreement, you represent that, unless this HSA is used solely to make rollover contributions, you are eligible to contribute to this HSA; specifically, that you (i) are covered under a high deductible health plan ("HDHP"), (ii) are not also covered by any other health plan that is not an HDHP (with certain exceptions for plans providing preventive care and limited types of permitted insurance and permitted coverage), (iii) are not enrolled in Medicare, and (iv) cannot be claimed as a dependent on another person's tax return. By establishing an HSA in accordance with the terms of this Agreement, the parties hereby agree to the terms and conditions set forth in this Agreement, including any amendments to this Agreement. The HSA Application is incorporated by reference into this Agreement. In the event of a contradiction among the documents governing your HSA, this Agreement will prevail.

With regard to your HSA, we will serve as the Custodian, as defined in Section 223(d)(1) of the Code, and TASC will provide certain administrative services. In addition to this Agreement, we have separately entered into a Health Savings Account Placement and Services Agreement with TASC which sets forth and allocates, among other things, how duties and services related to your HSA will be allocated between us, as the Custodian, and TASC, as the HSA Administrator.

We will maintain custody of, and the TPA will administer, the Cash Account (as defined in Section 11.05) portion of your HSA. The TPA will separately administer any other portion of the HSA, including the Investment Account (as defined in Section 11.05).

For Additional Guidance. It is in your best interest to seek the guidance of a tax or legal professional before completing any HSA establishment documents. Your first reference for questions concerning your HSA should be the Code Section 223, other relevant Code sections, and all additional IRS guidance; IRS publications that include information about HSAs; any additional provisions or amendments to such documents; and this Agreement. For more information, you can also refer to the instructions to your federal income tax return, your local IRS office, or the IRS's website at www.irs.gov.

Contributions. We will accept cash contributions for the tax year made by you or on your behalf (by a family member or any other person) through UBA or on your behalf by your employer through arrangements with the HSA Administrator.

Contributions for any tax year may be made at any time before the deadline for filing your federal income tax return for that year (without extensions).

Rollover or transfer contributions from an HSA, Individual Retirement Account, or an Archer Medical Savings Account (Archer MSA) are permitted subject to applicable rules.

All funds deposited to the Cash Account by you or on your behalf will be held in an omnibus account maintained by us, at a bank of our choosing. We are the named custodian of the omnibus account. The HSA Administrator will establish a notional account in your name for purposes of maintaining a record of the funds deposited to your HSA on your behalf. You authorize us, as Custodian, and TASC, as the HSA Administrator, to act without further inquiry in accordance with written instructions bearing your name.

Deposits will be considered made when received by us. You will forward your HSA contributions to us by using the Application, as defined below. Unless otherwise agreed, we will not accept contributions made directly to us by you.

We may refuse, limit or return any contributions received for deposit on your behalf.

At any time and without restrictions (other than the qualifying rollover guidelines), you may transfer or rollover your HSA account balance to another HSA administrator or custodian.

Contribution Limit. Contributions to your HSA are subject to a maximum annual limit, based on whether you have elected single or family coverage under your HDHP. For calendar year 2019, the maximum annual contribution limit for an individual with single coverage is \$3,500, and the maximum annual contribution limit for an HSA Accountholder with family coverage is \$7,000. These limits are subject to cost-of-living adjustments. Eligibility and contribution limits are determined on a month-to-month basis.

Contributions to Archer MSAs or other HSAs count toward the maximum annual contribution limit to this HSA.

An additional \$1,000 catch-up contribution may be made if you are at least age fifty-five (55) or older and not enrolled in Medicare.

Contributions in excess of the maximum annual contribution limit are subject to an excise tax. However, the catch-up contributions are not subject to an excise tax.

Excess Contributions. It is your responsibility to determine whether contributions to this HSA have exceeded the maximum annual contribution limit by federal law. If contributions to this HSA or any combination of your HSAs exceed the maximum annual contribution limit, you shall remove the excess contributions. It is your responsibility to timely request the withdrawal of the excess contribution and any net income attributable to such excess contribution. Regardless of which year excess contributions were made, a withdrawal of excess contributions will be reported as having occurred in the tax year of such withdrawal.

Nonforfeitable. Your interest in the balance in this HSA is nonforfeitable.

Prohibitions. No part of the custodial funds in this HSA may be invested in life insurance contracts or in collectibles as defined in Section 408(m) of the Code.

The assets of this HSA may not be commingled with other property, except in a common trust fund or common investment fund.

Neither you nor we will engage in any prohibited transaction with respect to this HSA (such as borrowing or pledging the account or engaging in any other prohibited transaction as defined in the Code Section 4975).

Distributions. Debit Card payments and distributions of funds from this HSA may be made upon your direction. The TPA will administer any distributions and will facilitate the issuance of a Debit Card, which may be issued by or in the name of the Custodian or a third-party financial institution with which the TPA has separately contracted.

Distributions from this HSA that are used exclusively to pay or reimburse your qualified medical expenses, or qualified medical expenses of your spouse or dependents are tax free. However, distributions that are not used for qualified medical expenses are included in your gross income and are subject to an additional twenty percent (20%) tax on that amount. The additional twenty percent (20%) tax does not apply if the distribution is made after your death, disability, or reaching age sixty-five (65).

We are not required to determine whether the distribution is for the payment or reimbursement of qualified medical expenses. Only you are responsible for substantiating that the distribution is for qualified medical expenses and you must maintain records sufficient to show, if required, that the distribution is tax free.

Disposition of HSA. If you die before the entire interest in the HSA is distributed, the entire account balance will be disposed of as follows:

If the beneficiary is your spouse, the HSA shall become your spouse's HSA as of the date of your death.

If the beneficiary is not your spouse, the HSA shall cease to be an HSA as of the date of your death. The fair market value of the HSA is taxable to the non-spouse primary beneficiary in the tax year that includes such date.

If the beneficiary is your estate or if there is no beneficiary, the fair market value of the HSA as of the date of your death is taxable on your final personal income tax return.

Provision of Information. You agree to provide us and/or TASC, as the HSA Administrator, with such information as may be necessary to prepare any reports or returns required by the IRS. TASC, as the HSA Administrator, will prepare and submit any reports or returns as prescribed by the IRS. TASC will provide you with periodic reports of contributions made to your HSA, distributions from your HSA, and your HSA balance.

Controlling Provisions. Notwithstanding any other article that may be added or incorporated in this Agreement, any additional article in this Agreement that is inconsistent with the Code Section 223 will be void.

Effective Date. You or someone on your behalf may establish an HSA with us through a process facilitated by the TPA. Your HSA will be effective as of the date the TPA determines that it is effective. You will be sent notice of your HSA's effective date. Note: The effective date of your HSA for the TPA and the Custodian's purposes may differ from the effective date for tax related purposes. You should contact qualified tax or legal counsel regarding the effective date of your HSA.

Other Provisions.

Delegation of Responsibility. We will maintain custody of your HSA assets held in cash with us (the "Cash Account"). The TPA will separately administer any HSA assets that may be invested through a different custodian and/or platform (the "Investment Account"). We have delegated responsibility for certain recordkeeping and administration of the Cash Account to the TPA. The TPA shall receive and forward contributions to your HSA, and make distributions from your HSA. All of your questions, comments, and instructions should be directed to the TPA through its website or by other means made available to you through the TPA. You have appointed the TPA your Designated Representative to serve as HSA Administrator in the separate agreement titled "Designation of Representative by

Accountholder." When you provide instructions to the TPA regarding your HSA, the TPA will pass those instructions on to us.

Notices and Change of Address. Any required notice regarding your HSA will be considered effective when sent to the intended recipient via email or, at our discretion, via U.S. Mail to the last electronic or other mailing address maintained for you by the TPA in its records. Any notice to be given to the TPA or the Custodian will be considered effective when actually received. You or the intended recipient must notify the TPA if you change your email address or other mailing address. In the event of your death, your spouse or account beneficiary must notify the TPA of any corresponding change in email or other mailing address. Any notice you provide to the TPA or the Custodian will be considered effective when actually received. All notices must be in writing unless our policies or procedures provide for oral notices.

Representations and Responsibilities. You represent and warrant that any information you and/or your agents provide to us or the TPA regarding your HSA with respect to this Agreement is complete and accurate. Further, you agree that any directions you give the TPA or action you take will be proper under this Agreement, and that the TPA and the Custodian are entitled to rely upon any such information or directions. If the TPA fails to receive directions from you regarding any transaction, or if the TPA receives ambiguous directions regarding any transaction, or the TPA and/or the Custodian in good faith believe that any transaction requested is in dispute, the TPA and the Custodian both reserve the right to take no action until further clarification acceptable to them is received from you or the appropriate government or judicial authority. Neither the TPA nor the Custodian shall be responsible in the event of any failure or interruption of services resulting from the act or omission of any third-party service provider used to give such direction, and shall not be responsible for any losses. Neither the TPA nor the Custodian shall be responsible for losses of any kind that may result from your directions to either the TPA or the Custodian or your actions or failures to act, and you agree to reimburse the TPA and the Custodian for any loss they may incur as a result of such directions, actions or failures to act. Neither the TPA nor the Custodian shall be responsible for any penalties, taxes, judgments or expenses you incur in connection with your HSA. Neither the TPA nor the Custodian have any duty to determine whether your contributions or distributions comply with the Code, Treasury Regulations, IRS Rulings or this Agreement. The TPA and the Custodian have the right to require you to provide, on a form provided by or acceptable to the TPA, proof or certification that you are eligible to contribute to this HSA, including, but not limited to, proof or certification that you are covered by a HDHP. In no event shall the TPA or the Custodian be responsible to determine if contributions made by your employer to your HSA meet the

requirements for comparable contributions, the rules of which are set forth in the Code and IRS published guidance.

You acknowledge that establishment of your HSA is completely voluntary on your part and that, to the best of your knowledge, your employer does not (i) limit your ability to move funds to another HSA beyond restrictions imposed by the Code; (ii) impose conditions on utilization of HSA funds beyond those permitted under the Code; (iii) make or influence the investment decisions with respect to funds contributed to an HSA; (iv) represent that the HSA is an employee welfare benefit plan established or maintained by the employer; or (v) receive any payment or compensation in connection with the HSA.

The TPA may permit you to appoint, through written notice acceptable to us, an authorized agent (in addition to your Designated Representative) to act on your behalf with respect to this Agreement (e.g., attorney-in fact, executor, administrator, investment manager); however, neither the TPA nor the Custodian have any duty to determine the validity of such appointment or any instrument appointing such authorized agent. Neither the TPA nor the Custodian shall be responsible for losses of any kind that may result from directions, actions or failures to act by your authorized agent, and you agree to reimburse the TPA and the Custodian for any loss they may incur as a result of such directions, actions or failures to act by your authorized agent. You will have thirty (30) days after you receive or the TPA makes available to you any documents, account information or other information from the TPA to notify the TPA in writing of any errors or inaccuracies reflected in these documents, account information or other information. If you do not notify the TPA within thirty (30) days, the documents, account information or other information shall be deemed correct and accurate, and the TPA and the Custodian shall have no further liability or obligation for such documents, account information, other information or the transactions described therein.

By performing services under this Agreement, we are acting as your agent. You acknowledge and agree that neither the TPA nor the Custodian are services to you or your HSA as a fiduciary under the Employee Retirement Income Security Act of 1974 ("ERISA") Section 3(21), under any comparable and applicable provisions of state or local law, or under the Investment Advisor's Act of 1940, and nothing in this Agreement shall be construed as conferring fiduciary status upon either the TPA or the Custodian. Neither the TPA nor the Custodian shall be required to perform any additional services unless specifically agreed to under the terms and conditions of this Agreement, or as required under the Code and the applicable guidance with respect to HSAs. You agree to indemnify and hold the TPA and the Custodian harmless for any and all claims, actions, proceedings, damages, judgments, liabilities, costs and expenses, including attorneys' fees, arising from or in connection with this Agreement. To the extent written instructions or notices are

required under this Agreement, the TPA and/or the Custodian may accept or provide such information in any other forms permitted by law, including through electronic mediums.

Service Fees. The TPA may charge a separate fee for administration and other services related to your HSA. You authorize the TPA to charge you separately for those fees, or to deduct the amount of the fees or expenses from the assets in your HSA. Your employer may also agree to pay these fees on your behalf. The amount of fees payable may be set forth in a separate fee schedule which may be part of your HSA Application or the Designation of Representative by Accountholder. In all cases, if your HSA is closed because your account balance does not exceed \$25.00 for twelve (12) consecutive months, the TPA may charge a closing fee equal to the lesser of \$25.00 or the remaining balance in your HSA.

Definitions and How your HSA Operates. "BIN Sponsor" shall mean the entity which initiates Debit Card settlement from the Distribution Account.

"Cash Account" shall mean the portion of the HSA held with us, i.e., the account into which HSA dollars are swept from the Contribution Account and held until swept into the Investment Account or Distribution Account. The Cash Account balance is utilized for authorizing distribution requests and purchases with a Debit Card.

Your HSA funds in the Cash Account will be separately accounted for, credited to your HSA balance, and insured by the Federal Deposit Insurance Corporation ("FDIC") up to \$250,000 or the maximum limit allowable by law pursuant to FDIC insurance coverage rules. If you currently have deposit accounts held with us, FDIC insurance will cover the total of your accounts up to \$250,000. For information about FDIC insurance coverage, see the "Your Insured Deposits" information at FDIC's website at www.fdic.gov/deposit. Funds invested in the Cash Account are used by us in our general banking business, which may generate income for the TPA and the Custodian; such income is considered part of the fees for the services of the TPA and the Custodian.

"Cash Account Minimum Threshold" shall mean the minimum balance that must be held in the Cash Account before HSA dollars may be moved between the Cash Account and the Investment Account or further contributions will be swept to the Investment Account, which such amount is set by the TPA.

"Contribution Account" shall mean an account, or accounts, into which contributions are deposited by the TPA, and from which HSA dollars are swept into the Cash Account.

"Debit Card" shall mean the card issued to you to access funds in your HSA.

"Distribution Account" shall mean an account, or accounts, from which distributions, rollovers and transfers are made to you, and into which HSA dollars are swept from the Cash Account.

"Investment Account" shall mean an account, or accounts, into which HSA dollars are swept from the Cash Account. The Investment Account is not held or administered by us. It will be held by a third-party identified by the TPA and with whom you and the TPA have separately contracted for investment services. We are not the custodian of the Investment Account.

"Minimum Auto-Sweep Amount" shall mean the minimum amount of money required to move HSA dollars from the Cash Account to the Investment Account once the Cash Account Minimum Threshold is met. The Minimum Auto-Sweep Amount does not apply to sweeps from the Investment Account to the Cash Account.

"Universal Benefit Account System" shall mean the online and/or mobile system, application, or secure website available through a link provided by the TPA which provides you access to your Cash Account information, Investment Account information, and is used to process your HSA transactions.

How your HSA Operates. The TPA will receive contributions (including rollovers, transfers, and mistaken distributions) from you and/or your employer and transfer them to the Contribution Account and as such contributions are verified and reconciled they will be swept to the Cash Account. If Accountholder has elected the investment feature for the HSA and the balance of the Cash Account exceeds the Cash Account Minimum Threshold by an amount equal to or greater than the Minimum Auto-Sweep Amount, the TPA will sweep the excess funds above the Cash Account Minimum Threshold to the Investment Account.

The TPA will issue distributions (including rollovers, transfers, and mistaken contributions) to you from the Distribution Account or to the BIN Sponsor for Debit Card settlement. When you request a distribution from your HSA that is less than the balance in your Cash Account, the TPA will transfer the distribution amount from the Cash Account to the Distribution Account. When you request a distribution from your HSA that is more than the balance in your Cash Account, the TPA will transfer sufficient funds from the Investment Account to the Distribution Account to cover the amount of the distribution, and transfer the distribution amount to the Distribution Account. If Accountholder has elected the investment feature for the HSA, there are HSA funds in the Investment Account, and the Cash Account balance falls below the Cash Account Minimum Threshold, the TPA will sweep funds from the Investment Account, to the extent available, to bring the balance of

the Cash Account up to (or as near as funds in the Investment Account allow) to the Cash Account Minimum Threshold.

You have authorized electronic debit and credit entries, if applicable, to your designated checking or savings account. You have also authorized adjustments to these accounts for error corrections. This authorization will remain in effect until the termination of this agreement.

Account Information. Records of your HSA contributions, distributions, investment activity, earnings and balances will be made available exclusively through the Universal Benefit Account System, and the secure access and login procedures for such Universal Benefit Account System shall be established by the TPA. It may be necessary for you to establish separate access credentials for this purpose and complete additional forms.

You agree that all account information from the Custodian, if any, shall be made available exclusively through the TPA and in electronic form. Account information may be viewed at any time by signing in to the Universal Benefit Account System. Any notices related to your HSA will be posted on the Universal Benefit Account System, or at our discretion, provided either by email to the email address we have on file for you, or by U.S. Mail to your mailing address we have on file for you. For an additional fee, if applicable, the TPA will send paper account information to your address by U.S. mail. You are responsible to advise the TPA in writing of any change to either your email or mailing address.

Account information, notices and communications will be accessible in a form you can view, save to your computer or print as paper copies. A link will be provided to any software necessary to view, print, and/or save your HSA account information.

The Universal Benefit Account System will have information about your account balance, contributions, distributions, and recent amendments to your Custodial Agreement and Disclosure Statement and Designation of Representative by Accountholder readily available for review. The Universal Benefit Account System will provide a link or links to other websites for you to obtain specific information about the Investment Account component of your HSA.

You agree to check the Universal Benefit Account System no less frequently than monthly to view your HSA account activity and other communications and information and verify that all activity on your HSA account is authorized activity. You are responsible for keeping any access credentials to the Universal Benefit Account System confidential, and neither the TPA nor the Custodian are responsible for any other person's use of your access credentials to access the Universal Benefit Account System.

Compensation to the TPA from the Custodian. As described in the Designation of Representative by Accountholder, and pursuant to the terms of a separate agreement between the Custodian and the TPA, the TPA shall receive certain compensation from the Custodian for assuming recordkeeping and administrative duties on behalf of the Custodian.

Custodian and TPA Powers. Except as expressly provided otherwise in this agreement, the Custodian shall have all of the powers generally conferred on custodians under the laws of the State of Wisconsin. Additionally, the Custodian shall also have the power to perform any and all acts that it deems necessary or appropriate for the proper custodial servicing of your HSA. The Custodian and/or the TPA may adjust the balance of your HSA as necessary to correct administrative errors, including improperly allocated contributions, distributions, earnings or losses. In the event a check or other instrument is returned for insufficient funds, any corresponding contributions to your HSA are also subject to adjustment by the TPA.

Beneficiary(ies). If you die before you receive all of the funds from this HSA, payments from your HSA will be made to your death beneficiary(ies). You may designate one (1) or more persons or entities as death beneficiary of your HSA. This designation can only be made through the Universal Benefit Account System or on a form provided by or acceptable to us, and it will only be effective when it is filed with the TPA during your lifetime. Unless otherwise specified, each death beneficiary designation you make through the Universal Benefit Account System or file with the TPA will cancel all previous ones. The consent of a death beneficiary(ies) shall not be required for you to revoke a death beneficiary designation. If you have designated both primary and contingent death beneficiaries and no primary death beneficiary(ies) survives you, the contingent death beneficiary(ies) shall acquire the designated share of your HSA. If you do not designate a death beneficiary, or if all of your primary and contingent death beneficiary(ies) predecease you, your estate will be the death beneficiary.

You understand that if you designate your spouse as primary death beneficiary or contingent death beneficiary of this HSA, the dissolution, termination, annulment or other legal termination of your marriage will automatically revoke all beneficiary designations, both primary and contingent. After such revocation and until such time as a new beneficiary designation is completed, the HSA shall be treated as if there is no beneficiary designated.

Based on the above, if your spouse acquires the interest in this HSA by reason of being the death beneficiary at your death, this HSA shall be treated as if your surviving spouse were you. If the death beneficiary is not your spouse, the HSA (or in accordance with rules

established by the IRS the relevant portion thereof) will cease to be an HSA as of the date of death. Upon learning of your death, the TPA may, in the TPA's complete and sole discretion, make a final distribution to a death beneficiary (other than your spouse) of his or her interest in the HSA. This distribution may be made without the death beneficiary's consent and may be placed in an interest-bearing (or similar) account that TPA chooses. Neither the Custodian nor the TPA are responsible for interpreting or directing beneficiary designations or divisions.

Termination of Agreement, Resignation, or Removal of the Custodian. You may terminate this Agreement at any time by giving written notice to the TPA. If this Agreement is terminated by you, the TPA may charge to your HSA an amount of money necessary to cover any associated costs pertaining to terminating this Agreement.

The TPA may resign and close your HSA for any reason or no reason, effective thirty (30) days after it provides written notice of its resignation to you and TPA's notice shall further serve as notice of resignation by the Custodian to be effective on the same date. Upon receipt of that notice, you must make arrangements to transfer your HSA to another financial organization. In some cases, and in its sole discretion, the TPA may permit you to reinstate your HSA. If you do not reinstate your HSA or complete a transfer of your HSA within thirty (30) days from the date the TPA mails the notice to you, the TPA and the Custodian have the right to transfer your HSA assets to a qualified successor HSA custodian or trustee that TPA chooses in its sole discretion, or it may pay your HSA to you in a single sum. Neither the TPA nor the Custodian shall be liable for any actions or failures to act on the part of any successor custodian or trustee, nor for any tax consequences you may incur that result from the transfer or distribution of your assets pursuant to this section.

Successor Trustee or Custodian. If the Custodian changes its name, reorganizes, merges with another organization (or comes under the control of any federal or state agency), or if the entire organization (or any portion which includes your HSA) is bought by another organization, that organization (or agency) shall automatically become the trustee or custodian of your HSA, but only if it is the type of organization authorized to serve as an HSA trustee or custodian. If the organization is not the type of organization authorized by law to serve as an HSA trustee or custodian, and the TPA does not otherwise provide for a transfer to a successor HSA trustee or custodian, then you must make arrangements to transfer your HSA to another financial organization. If you do not complete a transfer of your HSA within thirty (30) days from the date the TPA mails the notice to you, the TPA has the right to transfer your HSA assets to a successor HSA custodian or trustee that it chooses in its sole discretion, or it may pay your HSA to you in a single sum.

Amendments. Subject to the TPA's approval, the Custodian has the right to amend this agreement at any time. Any amendment the Custodian makes to comply with federal or state law does not require your consent. You will be deemed to have consented to any other amendment unless, within thirty (30) days from the date of notice of the amendment, you notify the TPA in writing that you do not consent.

Distributions. All requests for distributions or direct transfer to another HSA shall be made via electronic transfer, debit card, or on a form made available through the Universal Benefit Account System or the TPA and acceptable to the Custodian. Distributions shall be subject to all applicable tax and other laws and regulations, including possible early distribution penalties or surrender charges and withholding requirements.

In no event shall the TPA or the Custodian restrict or limit HSA distributions to the payment or reimbursement of your qualified medical expenses. However, the TPA may, on a case-by-case basis or as a matter of policy, place reasonable restrictions on both the frequency and the minimum amount of distributions from the HSA.

What Law Applies. This Agreement is subject to all applicable federal and state laws and regulations. If it is necessary to apply any state law to interpret and administer this agreement, the laws of the State of Wisconsin shall govern. If any part of this Agreement is held to be illegal or invalid, the remaining parts shall not be affected. Neither you nor our failure to enforce at any time or for any period of time any of the provisions of this Agreement shall be construed as a waiver of such provisions, or your right or our right thereafter to enforce each and every such provision.

Disclaimers. The HSA established by this Agreement is intended not to constitute an "employee welfare benefit plan" or an "employee pension benefit plan" as defined by ERISA. Regardless of the status of the HSA under ERISA, neither the Custodian nor the TPA is an "employer" or "plan sponsor" of the HSA or of any arrangement or plan of which the HSA is a part. We expressly disclaim responsibility for ERISA's participation, vesting, funding, reporting, disclosure, and fiduciary requirements as they may apply to your HSA, including but not limited to any requirement to provide notices or election forms regarding continuation coverage under ERISA. If and to the extent that the HSA is deemed to be part of an arrangement or plan subject to ERISA, including any determination that the HSA is subject to ERISA's continuation coverage requirements, this agreement may be amended or terminated at our sole discretion as of the effective date of such determination or on such later date, as we deem appropriate.

We will maintain all confidential information in accordance with all applicable banking laws and regulations. The HSA established by this Agreement, however, is not intended to

be a "health plan" as defined by final regulations interpreting the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"). Regardless of the status of the HSA under HIPAA Privacy Rules, we are not a "plan administrator" or "plan sponsor." We expressly disclaim responsibility for the duties imposed upon "covered entities" under HIPAA Privacy Rules, except as may be agreed upon pursuant to a business associate agreement between us and a covered entity or any third party subject to the HIPAA Privacy Rules. If and to the extent that we are determined to be responsible for HIPAA compliance beyond the duties assumed pursuant to a business associate agreement, this Agreement may be amended or terminated at our sole discretion as of the effective date of such determination or such later date, as we deem appropriate.

HSAs are personal health savings vehicles rather than group employee benefits. Although with respect to this HSA, your employer may have agreed to forward contributions through its payroll system to the TPA. By designating TPA as Designated Representative and HSA Administrator and while TPA is serving in those capacities, you are restricted from moving funds to another HSA custodian or trustee.

Some states and localities may have tax laws that are different from the federal laws for HSAs. You should consult with your tax or legal advisor with questions about state and local laws that may affect your HSA.

Abandoned HSAs. Your HSA may be considered abandoned when there is no owner-generated activity (including, but not limited to, deposits, withdrawals, letters, phone calls or address changes), for an extended period of time. In the event that the TPA determines that your HSA has been abandoned, it may close your account and issue a check to your last known address. Funds in abandoned HSAs may also be "escheated" (transferred) to the state of your residence if your HSA is deemed abandoned. The TPA will attempt to contact you before turning over funds to a state. Once the funds are transferred, you may be able to recover the funds from the state. You agree that neither the Custodian nor the TPA are not responsible for any funds that are escheated to a state.

If your HSA balance is \$25.00 or less for twelve (12) or more consecutive months (as determined by the TPA), the TPA reserves the right to cancel your HSA debit card and close your HSA without notifying you.

State Bank Disclosure Statement.

Requirements of an HSA.

Cash Contributions. Regular or annual HSA contributions must be in cash, which may include a check, money order, ACH or wire transfer.

Maximum Contribution. Except as provided in paragraph d. below, the total amount that may be contributed to your HSA for any taxable year is the sum of the limits determined separately for each month. The determination for each month is based on whether, as of the first (1st) day of such month, you are eligible to contribute and whether you have individual or family coverage under a HDHP. The maximum monthly contribution is adjusted each year for cost-of-living increases. For calendar year 2019, by way of example, the maximum monthly contribution with self-only coverage under an HDHP is one-twelfth (1/12) of \$3,500. For calendar year 2019, by way of further example, the maximum monthly contribution with family coverage under an HDHP is one-twelfth (1/12) of \$7,000. In addition, if you have attained age fifty-five (55) before the close of the taxable year, and are not enrolled in Medicare, the contribution limit is increased on a monthly basis by an additional amount not to exceed \$1,000. The annual limit is decreased by aggregate contributions to another HSA or to an Archer MSA.

Contribution Eligibility. You are an eligible individual for any month if you (i) are covered under an HDHP on the first day of such month; (ii) are not also covered by any other health plan that is not an HDHP and that provides coverage for any benefit covered under the HDHP (with limited exceptions such as a Limited Purpose Health Flexible Spending Account); (iii) are not enrolled in Medicare; and (iv) are not claimed as a dependent on another person's tax return.

In general, an HDHP is a health plan that satisfies certain requirements with respect to deductibles and out-of-pocket expenses, as adjusted for inflation. For calendar year 2019, for self-only coverage, an HDHP has an annual deductible of at least \$1,350 and the sum of the annual out-of-pocket expenses required to be paid (deductibles, co-payments and amounts other than premiums) cannot exceed \$6,750. For calendar year 2019, for family coverage, an HDHP has an annual deductible of at least \$2,700 and the sum of the annual out-of-pocket expenses cannot exceed \$13,500. All of these dollar amounts are adjusted annually for cost-of-living increases.

HSAs Established Mid-Year. If you are an eligible individual during the last month of the taxable year, you will be treated as (i) as having been an eligible individual during each of the months in such taxable year, and (ii) as having been enrolled, during each of the months you are treated as an eligible individual solely by reason of item (i) above, in the same HDHP in which you are enrolled for the last month of such taxable year. Under these circumstances, and subject to the requirement that you remain an eligible individual during the testing period, you may contribute the maximum amount to your HSA as though you were an eligible individual throughout the entire taxable year. The "testing period" means

the period beginning with the last month of the taxable year referred to above, and ending on the last day of the twelfth (12th) month following such month.

If at any time during the testing period you cease to be an eligible individual, then your gross income in the taxable year in which you cease to be an eligible individual will be increased by the amount of all contributions to your HSA which could not have been made but for the rule above in this paragraph d., and you may be required to pay a penalty tax equal to twenty percent (20%) of the amount of such increase. These amounts will not be included in gross income or subject to the twenty percent (20%) penalty tax if you cease to be an eligible individual because of death or because you become disabled (within the meaning of Section 72(m) of the Code).

Nonforfeitability. Your interest in your HSA is nonforfeitable.

Eligible Custodians. The custodian of your HSA must be a bank, savings and loan association, credit union, or a person approved by the IRS.

Commingling Assets. The assets of your HSA cannot be commingled with other property, except in a common trust fund or common investment fund.

Life Insurance. No portion of your HSA may be invested in life insurance contracts.

Income Tax Consequences of Establishing an HSA.

Tax Treatment of HSA Contributions. If you are eligible to contribute to an HSA for any month during the taxable year, amounts contributed to your HSA are deductible in determining adjusted gross income up to the maximum contribution limits discussed above. The deduction is allowed regardless of whether you itemize deductions. Employer contributions to your HSA are excludable from your gross income and you cannot deduct such amounts on your tax return as HSA contributions. Any transaction, including a remote transaction -- such as a computer or internet, ATM, or night deposit transaction -- that results in a regular contribution to the HSA is considered a current tax year contribution. However, we may allow you to specify the tax year for a regulator contribution at the time of the contribution.

Tax-Deferred Earnings. The investment earnings of your HSA are not subject to federal income tax until distributions are made (or, in certain instances, when distributions are deemed to be made).

Taxation of Distributions. The taxation of HSA distributions depends on whether the distribution is for a qualified medical expense. Generally, distributions paid due to qualified medical expenses are excluded from your gross income. Qualified medical expenses are amounts you pay for medical care (as defined in the Code Section 213(d)) for yourself, your

spouse and your dependents (as defined in the Code Section 152), but only to the extent that such amounts are not covered by insurance or otherwise. Distributions made for purposes other than qualified medical expenses are included in your gross income and are subject to an additional twenty percent (20%) tax on the includable amount.

Rollovers and Transfers. Your HSA may be rolled over to another HSA of yours, or the TPA may receive rollover contributions, provided that all of the applicable rollover rules and any procedures established by the TPA are followed. Rollover is a term used to describe a tax-free movement of cash or other property between any of your HSAs or other tax favored accounts. The rollover rules are generally summarized below. These transactions are often complex. If you have any questions regarding a rollover, please see your tax advisor.

Funds distributed from your HSA may be rolled over to another HSA that you own if the requirements of the Code Section 223(f)(5) are met. A proper HSA-to-HSA rollover is completed if all or part of the distribution is rolled over not later than sixty (60) days after the distribution is received. You may not have completed another HSA-to-HSA rollover from the distributing HSA during the twelve (12) months preceding the date you received the distribution. Further, you may roll over the same dollars or assets only once every twelve (12) months. Finally, current IRS published guidance indicates that you may make only one rollover contribution to an HSA during a one (1) year period.

Funds distributed from your Archer MSA may be rolled over to your HSA. A proper MSA-to-HSA rollover is completed if all or part of the distribution is rolled over not later than sixty (60) days after the distribution is received. Rollovers from an IRA to an HSA are also permitted subject to the requirements and limitation under the Tax Relief and Health Care Act of 2006 and IRS guidance issued thereunder.

At the time you make a proper rollover to an HSA, you must designate in writing to the TPA, in a form provided by the TPA, your election to treat that contribution as a rollover. Once made, the rollover election is irrevocable.

Carryback Contributions. A contribution is deemed to have been made on the last day of the preceding taxable year if you make a contribution by the deadline for filing your income tax return (not including extensions), and you designate that contribution as a contribution for the preceding taxable year. For example, if you are a calendar year taxpayer and you make your HSA contribution on or before April 15, your contribution is considered to have been made for the previous tax year if you designated it as such.

Limitations and Restrictions.

Deduction of Rollovers and Transfers. A deduction is not allowed for rollover or transfer contributions.

Prohibited Transactions. If you or your death beneficiary engage in a prohibited transaction with your HSA, as described in Code Section 4975, your HSA will lose its tax-exempt status and you must include the value of your account in your gross income for that taxable year and pay all applicable taxes and penalties.

Pledging. If you pledge any portion of your HSA as collateral for a loan, the amount so pledged will be treated as a distribution and will be included in your gross income for that year and may be subject to the additional twenty percent (20%) tax.

Federal Tax Penalties.

Twenty Percent (20%) Penalty. If you receive a distribution that is included in your gross income, you are subject to an additional tax of twenty percent (20%). This additional twenty percent (20%) tax will apply unless a distribution is made on account of (i) attainment of age sixty-five (65) (or, if different, the age specified under Section 1811 of the Social Security Act), (ii) death, or (iii) disability.

Excess Contribution Penalty. An excise tax of six percent (6%) is imposed upon any excess contribution you make to your HSA. This tax will apply each year in which an excess remains in your HSA. An excess contribution is any contribution amount which exceeds your contribution limit, excluding rollover and direct transfer amounts.

Other.

Important Information about Procedures for Opening and Maintaining your HSA. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial organizations to obtain, verify, and record information that identifies each individual who opens an account. What this means for you, when you open an account, you are required to provide your name, residential address, date of birth, and identification number. As part of the ongoing maintenance of your account the TPA and/or the Custodian may require other information or documentation to identify you. You understand that your HSA may be closed if additional verification is not possible. Upon such closure, funds deposited in your HSA will be returned to you, less any fees or expenses chargeable against your HSA. Neither the TPA nor the Custodian shall be liable for any tax consequences or tax withholdings you may incur as a result of the transfer or distribution of your assets.

Force Majeure. The TPA and the Custodian will be released without any liability on our part from the performance of our obligations hereunder, to the extent that their performance is prevented by the event of Force Majeure. Force Majeure will mean any event or condition not reasonably within control of the TPA and/or Custodian which prevents in whole or in material part, the performance by the of their obligations hereunder or which renders the

performance of such obligations so difficult or costly as to make such performance commercially unreasonable.

The TPA and the Custodian shall not be liable for failure to perform or delay in performance of any of their obligations under this agreement to the extent that such failure or delay results from any act of God, including but not limited to a blizzard, flood, tornado or any other adverse weather conditions; military operation; terrorist attack; widespread and prolonged loss of use of the internet or the world wide web; national emergency; civil commotion; or the order of any government agency or acting government authority or any other cause beyond their reasonable control whether similar or dissimilar to the foregoing causes.

Custodian Information. State Bank of Cross Plains, 1205 W. Main Street, Cross Plains, WI 53528. State Bank of Cross Plains is a Wisconsin, state-chartered bank and wholly-owned subsidiary of S.B.C.P. Bancorp, Inc.

Our Privacy Policy. When you enroll in the HSA account you will receive the State Bank of Cross Plains Privacy Policy. You agree to receive future notices of any updates to the Privacy Policy at www.crossplainsbank.com, and to review the State Bank Privacy Policy no less frequently than annually.

TASC MASTERCARD® CARDHOLDER AGREEMENT

CUSTOMER SERVICE CONTACT INFORMATION:

Address: 2302 International Lane, Madison, WI 53704

Website: www.tasconline.com

Phone Number: 800-422-4661

IMPORTANT NOTICES:

Please read carefully. This Agreement contains an Arbitration Clause requiring all claims to be resolved by way of binding arbitration.

Always know the exact dollar amount available in your Account(s). Merchants may not have access to determine your balance in your Account(s).

If you do not agree to these terms, do not use the Card and cancel the Card by calling Customer Service.

Fees and Expiration

Except as indicated below, all fees incurred by your Card will be assessed first to your Benefit Account, second to your Award Account, and third to your Cash Account, as applicable and in accordance with Section 2(a). Such fees will be assessed as long as there is a remaining balance in your Account(s), except where prohibited by law, which could result in a zero balance in your Account(s).

Lost/Stolen Card Replacement Fee: \$10.00 per Card.

Replacement Card Fee: \$10.00 per Card.

Secondary Card Fee: \$0 for one Secondary Card; \$10.00 per additional Secondary Card.

ATM Cash Withdrawal Fee: \$0.50 per transaction. Not assessed to Benefit Account. When you use an ATM not owned by us or a Point-of-Sale ("POS") device to withdraw cash, you may be charged a fee by the ATM or POS device operator (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

ABOUT YOUR CARD

This Cardholder Agreement ("Agreement") sets forth the terms and conditions under which a TASC Mastercard ("Card") has been issued to you by Pathward®, National Association. In this Agreement "you" and "your" means the person who has received and is authorized to use the Card. "We", "us", and "our" mean collectively, Pathward, a federally-chartered savings bank, member FDIC, and its divisions or assignees, and also includes our agents that perform certain services related to your Card on Pathward's behalf. "Plan Administrator" means Total Administrative Services Corporation ("TASC"), who assists the Plan Sponsor in the administration of your Plan. "Plan Sponsor" means your employer or the association who is sponsoring your Plan. "Account" means each Benefit Account(s), Cash Account and/or Award Account available to you through the Card. "Benefit Account" means the record of funds available for your use through a Benefit Plan. You will not have a Benefit Account unless a Plan Sponsor has established a Benefit Plan that is available to you. You may have more than one Benefit Account balance as part of your Account. "Cash Account" means the record of funds that have been loaded to the Card by the Plan Administrator as reimbursement for an approved claim request under the Benefit Plan. Your Benefit Plan, if any, will dictate whether or not a Cash Account is available for use with your Card. "Award Account" means the record of funds available for your use through a Fringe Benefit Plan. You will not have an Award Account unless your Plan Sponsor has established a Fringe Benefit Plan that is available to you. If available, the Award Account is provided to you for loyalty, award, promotional or incentive purposes and is not a gift card. "Benefit Plan" means the tax-qualified benefit plan sponsored by your Plan Sponsor.

"Fringe Benefit Plan" means the employee loyalty, award, promotional or incentive program sponsored by your Plan Sponsor that is not a Benefit Plan. "Plan" means a Benefit Plan or Fringe Benefit Plan, as applicable. Please keep this Agreement for future reference.

Pathward is not responsible for managing your Account(s), which includes administering your Plan(s) and managing the funds available pursuant to your Account(s). Pathward is issuer of your Card only and responsible for management of Card-related transactions. The types of benefits that are available to you under your Plan(s), the limitations on those benefits, and the qualifications to participate in your Plan(s) are governed by other documents, including plan documents that your Plan Sponsor has provided to you. You should sign the back of the Card immediately upon receipt. The Card is NOT a credit card or checking account debit card. Your Card is registered with the information provided to us by your Plan Administrator, for purposes of verification and to make certain online or phone-related transactions.

USING YOUR CARD

Accessing Funds and Limitations

Your Card will access only those type(s) of Account(s) made available to you by your Plan Sponsor. You may have access to one or more of the Account types described in this Agreement. See your Plan documents for the type(s) of Account(s) available to you. You may not load additional funds to any Account. Only your Plan Sponsor or Plan Administrator may load additional funds on your behalf to your Account(s). Funds are available to your Benefit Account, if any, based on the Benefit Account funding source, which, depending on the Benefit Account, could include, among others, annual election amounts, payroll deductions, and Plan Sponsor-funded benefits (for example, health savings accounts and health reimbursement accounts). Funds are loaded in the Cash Account, if any, in the amount of the claim reimbursement if a Benefit Account claim is requested and approved by the Plan Administrator. Funds are available to your Award Account, if any, pursuant to a Fringe Benefit Plan. Each time you use your Card, you authorize us to reduce the value available in your Account(s) by the amount of the transaction and any applicable fees. If you use your Card for Qualified Purchases (as defined below) and you have a Benefit Account, your Benefit Account will be accessed for that transaction to the extent of the Benefit Account balance and, if a shortfall exists, the Cash Account will be accessed. If you use your Card for transactions that are not Qualified Purchases, then only your Cash Account will be accessed for that transaction. Your Card cannot be: (1) redeemed for cash; (2) used for illegal gambling or other illegal transactions; or (3) used to make foreign transactions. For security reasons, we may limit the amount or number of transactions you can make on your Card. We may refuse to process any

transaction that we believe may violate the terms of this Agreement. FOR QUALIFIED PURCHASES, YOU ARE NOT ALLOWED TO EXCEED THE BALANCE OF THE FUNDS AVAILABLE IN YOUR BENEFIT ACCOUNT AND CASH ACCOUNT. FOR TRANSACTIONS THAT ARE NOT QUALIFIED PURCHASES, YOU ARE NOT ALLOWED TO EXCEED THE BALANCE OF THE FUNDS AVAILABLE IN YOUR CASH ACCOUNT. If you attempt to use the Card when there are insufficient funds in the applicable Account, the transaction will generally be declined. Nevertheless, if a transaction that exceeds the balance of the funds available for such transaction in your Benefit Account and/or Cash Account, as described above, occurs due to a systems malfunction or otherwise, you will remain fully liable for the amount of the transaction. If you do not have enough funds available in your Benefit Account and/or Cash Account, you may be able to instruct the merchant to perform a "split transaction" to charge part of the purchase to the Card and pay the remaining amount with another form of payment. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge to the Card not more than the funds available on the Card. You must then arrange to pay the difference using another payment method. Some merchants may require payment for the remaining balance in cash. If you fail to inform the merchant that you would like to complete a split transaction prior to swiping the Card, the Card is likely to be declined. If you use the Card number without presenting the Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you used the Card itself. Your card is valid in the fifty states of the United States ("U.S.") and the District of Columbia only. It cannot be used at merchants outside of the U.S., including internet and mail/telephone order merchants outside of the U.S. Your Card cannot be used for transactions in any currency other than U.S. Dollars.

Qualified Purchases

When accessing your Benefit Account, your Card can only be used for eligible purchases defined by the Benefit Plan, such as for medical co-payment, dental care (non-cosmetic purpose), or prescription drug purchases ("Qualified Purchases"). Your Benefit Account is generally restricted from transactions at merchants such as airlines, hotels, restaurants, gas stations, retail, and electronics.

Cash Access and PIN

Notwithstanding the section above regarding Qualified Purchases, you may make purchases anywhere Mastercard cards are accepted and, if permitted by your Benefit Plan, withdraw cash at automated teller machines ("ATMs") and POS devices, in any case only up to the amount available in your Cash Account. Subject to the "Suspension/Termination" section below, you will have access to your Cash Account during the period of time that you have access to your Benefit Account and thereafter until the balance in your Cash

Account is zero. Access to your Cash Account will be terminated when your Benefit Account access is terminated and you have a zero balance in your Cash Account. Subject to the "Suspension/Termination" section below, you will have access to your Award Account so long as the balance in your Award Account is greater than zero. You may request a Personalized Identification Number ("PIN") either by initiating an online request at www.tasconline.com, through the TASC mobile app or by contacting Customer Service (800-422-4661). Your PIN may be used for ATM or POS device access to funds in your Award Account and Cash Account. You should not write or keep your PIN with your Card. When entering your PIN, be sure it cannot be observed by others. Never share your PIN with anyone and do not enter your PIN into any terminal that appears to be modified or suspicious. If you believe that anyone has gained unauthorized access to your PIN, you should advise your Plan Administrator immediately following the procedures in Section 5(a) below ("Unauthorized Transactions – Contact Customer Service Immediately").

Card Limits

Withdrawal Limitations	Limit*
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Total number of ATM withdrawals**	No more than five (5) withdrawals per day.
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Maximum amount of ATM withdrawals**	No more than \$500.00 in any one day.
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Spend Limitations	Limit
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Maximum amount in Point-of-Sale Signature or Point-of-Sale PIN Transactions	The maximum amount that can be spent using your Card is the value available in the applicable Account.
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* Third parties may impose additional limitations.

** Only available on Cash Accounts and Award Accounts

Authorized Users and Secondary Cards

If you allow another person to use your Card, you will be responsible under this Agreement for all transactions made by that person, regardless of whether you intended to be responsible for all of them, as well as all associated fees and charges, even if any of those transactions, fees or charges caused your Account balance(s) to go negative.

You may authorize additional Cards, called Secondary Cards. These Secondary Cards will access funds in your Account(s) as described in this Section 2. Secondary cardholders may register their Cards in their name and may be subject to verification when doing so. Use of Secondary Cards is subject to the same restrictions on your Card, and we may hold you and/or any Secondary Cardholders liable for misuse of the Secondary Cards. You must

notify your Plan Administrator to revoke permission for any person you previously authorized to use a Secondary Card (in which case the Plan Administrator may revoke all Cards and issue a new Card with a different number). You remain liable for any and all usage of any additional Card(s) you authorize.

Transaction History

Your Plan Administrator makes available a history of Card transactions, as well as the balance of your Account(s), accessible by logging in to your online account at www.tasconline.com, through the TASC mobile app or by contacting Customer Service. You will not automatically receive paper statements.

Authorization Holds

You do not have the right to stop payment on any purchase transaction originated by use of your Card. You may make preauthorized regular payments from your Account(s). With certain types of purchases (such as those made at restaurants, hotels, or similar purchases), your Card may be "preauthorized" for an amount greater than the transaction amount to cover gratuity or incidental expenses. If you use the Card at an automated fuel dispenser ("pay at the pump"), the merchant may preauthorize the transaction amount up to \$100.00 or more. If your Card is declined, even though you have sufficient funds available in your Account(s), pay for your purchase inside with the cashier. Any preauthorization amount will place a "hold" on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorized amount on hold will be removed. It may take up to thirty (30) days for the hold to be removed. While the hold is in effect, you will not have access to preauthorized amounts. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds for a period of up to seven (7) days.

Returns and Refunds

If you are entitled to a refund for any reason for goods or services obtained with your Card, the return and refund will be handled by the merchant. If the merchant credits your Card, the credit may not be immediately available. Although merchant refunds post as soon as they are received, please note that we have no control over when a merchant sends a credit transaction and the refund may not be available for a number of days after the date the refund transaction occurs. Refunds will be posted to the Benefit Account and/or Award Account and the Cash Account when matched to the originating transaction, in the same proportion that the funds of the Benefit Account, Award Account and/or Cash Account were used to pay for the refunded transaction as described above in Section 2(a). When

transactions are not matched, the refunds will be placed in the Cash Account or the Award Account based on the Accounts made available to you.

Receipts

You should get a receipt at the time you make a transaction using the Card. You agree to retain, verify, and reconcile your transactions and receipts. Upon request, you will submit those receipts to your Plan Administrator.

REPLACEMENT CARD

If you need to replace your Card for any reason, you may reorder online at www.tasconline.com, through the TASC mobile app or by contacting Customer Service. See the table above for applicable fees. Your Card has a "Good Thru" date on the back of the Card. You may not use the Card after the "Good Thru" date. Even if the "Good Thru" date has passed, the funds in your Benefit Account, if any, remain available until the date defined by your Benefit Plan and the funds in your Cash Account and Award Account do not expire. You will not be charged a fee for replacement cards that we send due to Card expiration.

COMMUNICATIONS

You agree that we may monitor and record any calls or other communications between us and you. You also agree that we or our service providers may contact you by using an automated dialing or email system, by text, or artificial or recorded voice. You agree to pay any service charges assessed by your plan provider for communications we send or make to you or that you send or make to us.

UNAUTHORIZED TRANSACTIONS

Contact Customer Service Immediately

If you believe your Card has been lost or stolen or an unauthorized transaction has been made using the information from your Card without your permission, contact Customer Service IMMEDIATELY. We will verify your identity before discussing details of your account. We may not be able to assist you if you do not contact us within 60 days of the unauthorized transaction. We will charge a fee (subject to applicable law) for replacement of any lost or stolen Card, which will be deducted from the balance on the Card as described in the fee table above. A reissued Card may take up to 10 business days to be delivered by U.S. Postal Service.

Zero Liability

Under Mastercard's Zero Liability Policy, your liability for unauthorized transactions on your Mastercard-branded Card is \$0.00 if you notify us promptly upon becoming aware of the loss or theft, and you exercised reasonable care in safeguarding your Card from loss, theft, or unauthorized use. This policy limiting your liability does not apply to debit transactions not processed by Mastercard, certain commercial transactions, or unregistered cards.

NO WARRANTIES AND LIMITATION OF LIABILITY

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services purchased with a Card. We will not be liable, for instance: (1) If, through no fault of ours, you do not have enough funds available in your Account(s) to complete the transaction; (2) If a merchant refuses to accept your Card; (3) If an ATM where you are making a cash withdrawal does not have enough cash; (4) If an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction; (5) If access to your Card has been blocked after you reported your Card or PIN lost or stolen; (6) If there is a hold or your funds are subject to legal process or other encumbrance restricting their use; (7) If we have reason to believe the requested transaction is unauthorized; (8) If circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction despite reasonable precautions that we have taken; (9) If your Plan Sponsor did not add funds to the Account(s) in a timely manner; or (10) For any other exception stated in our Agreement with you.

LEGAL NOTICES

English Language Controls

Translations of this Agreement that may have been provided are for your convenience only and may not accurately reflect the original English meaning. The meanings of terms, conditions, and representations herein are subject to definitions and interpretations in the English language.

Card Cancellation

You may close your Card at any time by contacting Customer Service. Your request for Card closure will not affect any of our rights or your obligations arising under this Agreement prior to the request. It will also not affect your rights and obligations related to your Account(s).

Assignability

You may not assign or transfer your Card or your obligations under this Agreement. We may, however, transfer or assign our rights under this Agreement.

Other Terms

We may amend or change the terms of this Agreement at any time, subject to applicable law. You will be notified of any change to this Agreement in the manner required by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We do not waive our rights by delaying or failing to exercise them at any time (for example, assessing a fee less than described, or not all, for any reason does not waive our right to begin charging the fee as set forth in this Agreement without notice). If any provision of this Agreement is determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement will not be affected. This Agreement will be governed by the law of the state of South Dakota (without regard to the laws regarding conflict of laws) except to the extent governed by federal law. With the exception of disputes subject to the Arbitration Clause below, any disputes relating to this Agreement shall be subject to the exclusive jurisdiction and venue of the federal and state courts located in the state of South Dakota. You acknowledge and agree that we shall have a right of setoff to apply the funds in your Card Account to any debt that you owe to us. You further grant us a security interest in all of your funds in our possession as collateral for any sums that you owe us under this Agreement. Should your Card have a remaining balance after a certain period of inactivity, we may be required to remit the remaining funds to the appropriate state agency.

Certification

By retaining, using, or authorizing use of the Card, you represent and warrant to us that you received a copy of this Agreement and agree to be bound by and to comply with its terms and you accept the Card. Each Card transaction you make accessing funds in your Benefit Account is a claim request against your Benefit Account. All Internal Revenue Service ("IRS"), Treasury and Plan Sponsor/Plan Administrator rules and regulations governing your Benefit Plan apply to those transactions. You acknowledge that you received and reviewed guidelines regarding which expenses are qualifying expenses under the Benefit Plan, and you agree to follow those guidelines. When you use this Card, you accept responsibility to repay your Plan Sponsor for transactions against your Benefit Account that are not Qualified Purchases and for any taxes, fines, surcharges or penalties that may be assessed for transactions against your Benefit Account that are not Qualified Purchases. If you fail to repay your Plan Sponsor for such amounts, you authorize your Plan Sponsor (to the extent permitted by law) to collect from you personally or withhold such funds from your pay or any other amounts due to your Plan Sponsor. You also understand that your Card may be immediately suspended and/or permanently terminated for failure to pay such amount.

Your Plan Sponsor, the Plan Administrator, IRS or any other competent jurisdiction will make the determination regarding whether a transaction is a Qualified Purchase.

Suspension/Termination

We, your Plan Sponsor and/or Plan Administrator may suspend, revoke, or terminate the Card access to your Account(s) at any time in their sole discretion. Your Account access may be suspended for inappropriate and/or abusive transactions, including, but not limited to, those involving your Benefit Account for non-Qualifying Purchases, purchases for ineligible individuals, providing Card access to inappropriate individuals, or delinquent claim submission to document transactions. Your Account access will be terminated if you lose eligibility status for your Account(s). Such a status change may include an employment status change or your Plan Sponsor no longer offering such Account. Depending upon the terms of your Plan, the Plan Sponsor may provide notice to you of termination of access to your Account(s).

CONFIDENTIALITY

We may disclose information to third parties about the Account(s) or the Card transactions you make: (1) Where it is necessary for completing transactions; (2) In order to verify the existence and condition of the Account(s) and/or Card for a third party, such as a merchant; (3) In order to comply with government agency, court order, or other legal reporting requirements; (4) If you consent by giving us your written permission; (5) to our employees, auditors, affiliates, service providers, or attorneys as needed; or (6) otherwise as necessary to fulfill our obligations under this Agreement.

JURY TRIAL WAIVER AND ARBITRATION

Jury Trial Waiver: To the extent permitted by law, you and we knowingly and voluntarily waive any right to trial by jury in the event of litigation arising out of or related to this Agreement. This Jury Trial Waiver does not modify in any fashion the Arbitration Clause set forth in the following section, which contains its own jury trial waiver.

Arbitration Clause: You can opt out of this Arbitration Clause within 60 calendar days from the earlier of purchasing, activating, or using the Card. You must send the opt out notice in writing to Pathward, Attn: Customer Service, 5501 S Broadband Ln, Sioux Falls, SD 57108 ("Notice Address"). This Arbitration Clause governs any dispute arising under or related to this Agreement, aside from the validity and coverage of this Arbitration Clause. Arbitrations will be conducted under the rules of the American Arbitration Association, or such other arbitration administrator as agreed to by both parties. Arbitration may be brought by you or us, and we will not demand arbitration if you bring an individual action in small claims court. In addition to the Jury Trial Waiver above, you also waive your rights to be a class

member or bring suit in a class action or class arbitration. In order to commence an arbitration, the party bringing the dispute must send the notice and complaint in writing to the Notice Address. After receiving notice, the other party has 30 days to attempt to resolve the issue before a suit or arbitration commences. We will pay all costs associated with administering an arbitration brought by you in good faith, if you cannot get a waiver and ask us to pay. Further, we will pay legal fees and costs if you win or as required by law or the arbitrator. This Arbitration Clause will stay in force if your Card is closed or we assign our rights under this Agreement. This Arbitration Clause and any rights to appeal or requests for information will be governed by the Federal Arbitration Act and the rules of the arbitrator.

Prepaid card is issued by Pathward, National Association, Member FDIC, pursuant to license by Mastercard International Incorporated. © 2018-2025 Pathward, National Association. Rev. 01/2025

FACTS WHAT DO PATHWARD FINANCIAL, INC. AND PATHWARD, NATIONAL ASSOCIATION DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

Social Security number and Income

Account balances and transaction history

Credit history and assets

When you are no longer our customer, we continue to share your information as described in this notice.

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Pathward Financial Inc. and Pathward National Association choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pathward share?	Can you limit this sharing?
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For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

Yes No

For our marketing purposes – to offer our products and services to you Yes No

For joint marketing with other financial companies Yes No

For our affiliates' everyday business purposes – Information about your transactions and experiences No We do not share

For our affiliates' everyday business purposes – Information about your creditworthiness
No We do not share

For our affiliates to market to you No We do not share

For nonaffiliates to market to you No We do not share

Questions? Call 833-898-0023 or go to www.pathwardprivacypolicy.com

Who we are

Who is providing this notice? Pathward Financial, Inc., and Pathward, National Association (together, "Pathward").

What we do

How does Pathward protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does Pathward collect my personal information? We collect your personal information, for example when you:

Open an account or apply for a loan

Make deposits or withdrawals from your account or provide account information

Make a wire transfer

We also may collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only:

Sharing for affiliates' everyday business purposes – information about your creditworthiness

Affiliates from using your information to market to you

Sharing for nonaffiliates to market to you

State law and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

Pathward does not share with affiliates.

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Pathward does not share with nonaffiliates so they can market to you.

Joint Marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Our joint marketing partner(s) include nonaffiliated financial companies that we may partner with to jointly market financial products or services to you.

Other important information

For California and Vermont Residents: We will not share personal information we collect about you with affiliated and nonaffiliated third parties, except as permitted by law, including, for example, for our own marketing purposes, our everyday business purposes, or with your consent.

For Vermont Residents: We will not share your credit information or information about your creditworthiness, transactions, or experience, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

For Nevada Residents: We are providing you this notice under state law. You may be placed on our internal Do Not Call List by contacting the Privacy Department and requesting an

Opt Out of Marketing. If you would like more information about our telemarketing practices and the Nevada Law, you may contact us at Pathward, N.A., Attn: Privacy Department, 5501 S. Broadband Lane, Sioux Falls, South Dakota 57108, and phone number: 833-898-0023. For more information on this law, you may contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone number: 702.486.3132; email: aginfo@ag.nv.gov.