

We offer all the features you want — and then some.

Whether you're looking for next-generation online functionality, multiple payment options, or an investment program that will help you achieve long-range healthcare goals, we have it.

- ▶ Access detailed information about your account, including real-time balances and transaction history, and even submit electronic payments to healthcare providers.
- ▶ Serve your investing goals through our optional investment program, using a variety of mutual funds. You can even manage your investment account funds allocation online.

Payment options you can count on.

Our wide array of payment options ensures that you have easy access to your HSA dollars. Unlike other medical spending or savings accounts, no claim forms are required to use your HSA funds.

- ▶ **ARCUS Financial Bank HSA Visa® Debit Card** — Access and use your HSA funds immediately at any provider or retail location that accepts Visa® debit cards.
- ▶ **Checks** — Convenient and widely accepted, check information and images can be accessed via the ARCUS Financial Bank online banking portal.
- ▶ **Electronic Payments** — Pay for eligible expenses electronically through the ARCUS Financial Bank online banking portal.

In addition, our FDIC-insured deposit accounts earn competitive interest rates and charge lower monthly fees and transaction fees.

All HSAs are not created equal.

It's time to learn more about the important advantages of switching to an HSA with ARCUS Financial Bank.

Call today: 866-403-5344

Or visit us online: arcusfinancial.com

To calculate the annual percentage yield (APY), the promotional 5% interest rate was first converted to an annual percentage rate. The APY listed below includes 5% interest for 6 months on all balances, assumes no withdrawals from the account, and reflects the yield after the promotional period has expired. The waiver of the set up fee (\$15 value) is not included in the APY calculation.

APY%	Minimum average daily balance after the promotional period
2.764%	\$0 – \$1,000.00
3.283%	\$1,000.01 – \$2,500.00
3.543%	\$2,500.01 – \$5,000.00
3.804%	\$5,000.01 – \$15,000.00
4.590%	\$15,000.01 and over

- APY is accurate as of April 2009 and is subject to change without notice.
- ARCUS may change the APY and interest rate on the account at any time following the expiration of the promotional period.
- There is a minimum amount required to open the HSA Base Account of \$15.00. The minimum balances noted above must be maintained in the account each day to obtain the annual percentage yields noted above.
- ARCUS uses the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- Interest will accrue daily and be compounded monthly and will be credited to the account on the last day of each month as long as there are funds in the account at month end.
- If the account is closed before interest is credited, the account will not be credited with the accrued interest.
- Interest begins to accrue no later than the business day ARCUS receives credit for the deposit of noncash items (for example, checks).
- Maintenance or activity fees may reduce earnings on the account.
- A complete Rate and Fee Schedule and the ARCUS Financial Bank® HSA Agreement to Terms & Conditions ("Terms & Conditions") will be enclosed in the Welcome Kit. The HSA can be closed at any time in accordance with the Terms & Conditions.



Your Health. Your Money. You're in Control.

Switching is easy! Experience the freedom and convenience of a Health Savings Account through ARCUS Financial Bank.

ARCUS
FINANCIAL BANK

ARCUS
FINANCIAL BANK

Introducing the ARCUS Financial Bank Health Savings Account.

ARCUS Financial Bank is committed to offering an HSA product that is full-featured, competitively priced, and among the easiest in the industry to understand and manage.



Make the Switch!

Switch your existing HSA to an HSA with ARCUS Financial Bank and take advantage of this extraordinary introductory offer, with a promotional interest rate that is significantly higher than most other custodians:

For six months following your date of enrollment, you are entitled to:

- ▶ 5% Annual Percentage Yield (APY)
- ▶ \$0 Monthly Maintenance Fee (\$16.50 value)
- ▶ \$0 Set-up fee (\$15 value)

You know what you need.

When you chose a high deductible health plan (HDHP) to keep your insurance premiums low and opened a Health Savings Account (HSA) to help maximize your healthcare savings, you joined the growing ranks of the self-directed healthcare movement. In this movement, millions of individuals and families are choosing to be more in control of their healthcare choices and costs.

ARCUS Financial Bank Knows, too.

ARCUS Financial Bank is a healthcare-focused financial services organization created by WellPoint, the nation's largest health benefits company by medical membership. Established to address the growing needs of consumer-directed healthcare, ARCUS Financial Bank has a unique combination of deep healthcare and financial services expertise. It also has a solidity and stability that can only come from being backed by a Fortune 50 company.



ARCUS Financial Bank makes it simple for you.

As a bank dedicated to healthcare, ARCUS Financial Bank delivers superior customer service. From our comprehensive online tools to our HSA-dedicated customer service representatives, we ensure that your every question is answered to your satisfaction.

Our customer support sets us apart.

Our customer service representatives are knowledgeable HSA experts, dedicated to supporting your HSA needs.

- ▶ Live phone support from 8:30 AM to 7:00 PM EST
- ▶ 24/7 automated phone access to account balance and transactions
- ▶ 24/7 online access to HSA Knowledgebase, an innovative tool that can be continually updated with the latest in HSA rules, regulations and use — and which can be used to answer even the most complicated HSA questions.