

AGGREGATE ACCOUNT INSTITUTIONS ADDEDUM

AGGREGATE ACCOUNT INSTITUTIONS

You may obtain FDIC insurance on the funds held as a cash balance in your ConnectYourCare, LLC HSA. You, the Participant, "own" balances held in your HSA, and such balances are eligible for insurance coverage by the FDIC up to the standard maximum amount as determined under FDIC rules. The maximum amount will be determined by taking any HSA balance placed by ConnectYourCare, LLC at the FDIC-Insured Institution together with any other deposits owned by Participant at the FDIC insured financial institution, including savings and checking accounts, money market deposit accounts, and CDs issued directly to Participant by the FDIC insured financial institution, and deposits from similar cash placement programs offered by other custodians, brokerages or other entities. Additional information regarding FDIC insurance coverage is available at fdic.gov or calling the FDIC at 1-877-ASK-FDIC (1-877-275-3342).

ConnectYourCare, LLC currently places deposits and may place your HSA deposits at the following Aggregate Account Institutions:

- Optum Bank, Member FDIC
- M&T Bank, Member FDIC
- UMB Bank n.a., Member FDIC
- Goldman Sachs Bank USA, Member FDIC

Each Aggregate Account Institution is a FDIC Member Bank. The Aggregate Account Institutions on the list will be eligible to receive the cash balance in your HSA.

Contributions to the HSA are eligible for FDIC insurance coverage only after they become available to the Participant in the HSA or otherwise in accordance with applicable law. Subject to the terms and conditions applicable to HSA Investments, as defined herein, securities and insurance product purchases directed by Participant and held as HSA Investments are not FDIC insured and are subject to risk of loss, including loss of principal

We are not responsible for monitoring the balance in your HSA, or any other deposits at a financial institution holding an Aggregate Account, to determine the FDIC insurance coverage. If you expect to have aggregate deposits that exceed FDIC insurance coverage limits at a financial institution that may hold an Aggregate Account, you may contact Custodian to request that the balance in your HSA is reassigned to another financial institution holding an Aggregate Account.