

## ESIGN DISCLOSURE AND CONSENT

**Introduction.** Certain laws require us to provide agreements and legally required disclosures to you “in writing,” which means you have a right to receive those documents in paper form. But you can also choose to receive that information electronically, and receiving information electronically may be more convenient to you. This ESIGN Disclosure and Consent applies to information and disclosures related to a health savings deposit account (an “HSA” or “Account”) that you open with UMB Bank, n.a. (the “Bank”, “we”, “us”, and “our”). This disclosure provides you with important information that you should consider before giving your consent.

**Scope of Your Consent.** When you click the “I Consent” button on the “Disclosures” screen that contains a link to this ESIGN Disclosure and Consent, you agree to receive certain agreements, including your enrollment documents and account opening disclosures, and if you specify, tax forms pertaining to your HSA, statements and other information (all of the foregoing categories of records called “Documents”) about your Health Savings Account with the Bank electronically. This ESIGN Disclosure and Consent does not apply to the investment portion of your HSA that you may open so that you can invest funds from your HSA, or to documents, disclosures, confirmations or statements related to those investments.

In order to open your HSA, you must agree to receive the following documents electronically: (a) this ESIGN Disclosure and Consent; (b) the UMB HSA Custodial Agreement; (c) the UMB Bank Deposit Account Agreement Terms and Conditions, including Regulatory Disclosures and Fee Schedule; (d) UMB Healthcare Services Privacy Notice. The documents listed in (a) through (d) are called the “Enrollment Documents.” Although you also have the option to call and request paper copies of the Enrollment Documents, you must complete your enrollment online by acknowledging your receipt of these documents using this website to complete your enrollment. We do not offer enrollment in only a paper format for your HSA.

We offer certain options for receiving your Account statements and tax forms related to the Account.

**Statements.** If you have selected “Receive Online Statements Only,” you will **not** receive paper Account statements or other notices related to your HSA deposit account. The only type of notice you will receive for those documents is electronic. If you elect “Receive Paper Statements (Fee Applies) and Online Statements,” you will receive statements related to your HSA deposit account in electronic form, but we will also mail you a paper copy of those statements to the mailing address that we have on file for you.

**Tax Forms.** If you have selected “Electronic Only” for tax forms, we will provide the tax forms related to your HSA (1099-SA and 5498-SA) electronically, beginning with the tax year in which you elected to receive these forms only in electronic form until you withdraw your consent to receive your tax forms electronically as discussed below. However, if you have specified “Paper” for your tax forms, we will mail a paper copy of those forms to your address of record for the Account. You may be required to print and attach those tax forms to a federal, state or local income tax return.

Even if you consent to receive these Documents in only electronic format, you will be able to print the Document from this web site using a printer connected to your computer. You can also specifically request a paper copy of Documents by following the procedures outlined in the paragraph titled “Option for Paper Records” below. Documents provided electronically will be available on the website you use to access your Account for 18 months from the time they are posted to the website (tax forms are available on the site for 3 years). However, if your Account is closed before that, you may no longer have access to those Documents through the website.

**How You Access the Documents that We Provide to You Electronically.** For statements, tax forms and other Documents that we provide to you electronically after the Account has been opened, we send an email to the email address that you have provided to us for the Account. A notice that we are providing a tax form to you electronically will include the following statement in the subject line of the email: “IMPORTANT TAX RETURN DOCUMENT AVAILABLE.”

When we send a notice to your email address in our records for the Account that notifies you of the availability of a Document, you must promptly log into the website that you use to access your HSA online and retrieve the Document. You agree that our delivery of notice of the availability of the Document to your email address on file with us for the Account will constitute your effective receipt of the Document. You agree to access the website at least every 30 days to review your Account statements.

You can update your email address at any time by following the directions given in the paragraph titled “Updating Your Contact Information” below.

**Hardware and Software Requirements.** To access and retain electronic versions of the Documents, you must use computer hardware and software that meets the following requirements:

- A PC or MAC compatible computer or other device capable of accessing the Internet as well as your provided e-mail account;
- Access to the internet and an internet browser that supports 128 bit SSL encryption (such as recent versions of Firefox, Internet Explorer, Chrome, or Safari)
- A validly existing email address which you have access to and which can support .PDF attachments; and
- A PDF file reader such as Adobe® Acrobat Reader, Xpdf ®or Foxit®.

**Withdrawing Your Consent.** To enroll in your HSA, you must agree to receive the Enrollment Documents electronically. We do not offer a form of paper-only enrollment.

**After you have opened your HSA**, you are free to withdraw your consent to receive your HSA deposit account statements and year-end Tax Forms (1099 and/or 5498) electronically at any time. If you revoke your consent for HSA deposit account statements, you will have to pay an additional fee to receive paper. The amount of the fee is disclosed in the UMB Bank Deposit Account Agreement Terms and Conditions. You may only withdraw your consent to receive these Documents electronically by using one of the methods provided below. To withdraw your consent, please tell us that you are withdrawing your consent to receive Documents related to your HSA deposit account electronically, and give us your first and last name, zip code, and the last four digits of either your Social Security Number or Employee ID.

**How to revoke your consent.** You have the following options to revoke your consent:

- Online for HSA deposit account statements: Sign into your HSA deposit account on your secure website and access the ‘My HSA’ tab. From there, select ‘HSA Statements’ and then ‘eStatement Options’. Click on the radio button that says ‘Receive Paper Statements (Fee Applies) and Online Statements’. Then click Submit. We do not offer paper only for HSA deposit account statements.
- Online for year-end Tax Forms: Sign into your HSA deposit account on your secure website and access the ‘My HSA’ tab. From there, select ‘HSA Tax Forms’. Make your selection to receive your tax forms only by U.S. Mail by clicking on the button for ‘Paper’. Then click Submit.
- Fax your withdrawal request to 1-844-560-6761
- Email your withdrawal request to [hsasupport@myumbhsa.com](mailto:hsasupport@myumbhsa.com)
- Mail a written notice of that withdrawal to UMB Bank, P.O. Box 161238, Altamonte Springs, FL 32716.

Any withdrawal of your consent to receive Documents electronically must apply to all statements, or all tax documents related to your HSA deposit account, or to both statements and tax documents. If your withdrawal of consent to receive Documents electronically does not specify which categories of Documents the revocation applies to, we will consider that it applies to all categories of Documents that you previously consented to receive electronically. A withdrawal of your consent does not become effective until Bank has received and had a reasonable period of time to act on it. A withdrawal of your consent does not affect the validity or enforceability of our delivery of any Document delivered in the manner provided in this Agreement and Consent before that withdrawal becomes effective.

We will confirm your withdrawal of consent and the date on which it takes effect either electronically or on paper.

**Option for Paper Records.** You may print copies of the Documents from our web site if the computer that you are using has the hardware and software necessary to print them. You may also obtain a paper copy of any of the Documents through the mail by calling 1-844-383-9826, Monday through Friday, from 8 a.m. to 8 p.m. EST. There is no charge for paper copies requested by mail, but if you elect to receive your statements only in paper form, there is an additional monthly fee. If you have previously consented to receive Documents electronically, your request for a paper copy of a statement, tax form or other record will not be treated by us as a withdrawal of your consent to receive future statements or tax forms electronically. To revoke your consent, see the paragraph above titled “Withdrawing Your Consent.”

**Updating Your Contact Information.** You must keep us informed of any change in your email or physical mailing address. You may do so by accessing your Health Savings Account online. Or, you may communicate to us using one of the methods outlined above.