

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 (the “agreement”) applies to information and disclosures related to a health savings deposit account (an “HSA”) 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.

IMPORTANT: TO ENROLL IN AN HSA YOU MUST CONSENT TO RECEIVE NOTICES AND INFORMATION ABOUT THE HSA ELECTRONICALLY. YOU MUST HAVE THE ABILITY TO RECEIVE AND RETAIN ELECTRONIC COMMUNICATIONS BEFORE YOU ACCEPT THE TERMS OF THIS AGREEMENT. THE AGREEMENT SETS FORTH THE TERMS AND CONDITIONS UNDER WHICH YOU MAY ELECT TO RECEIVE THE PERIODIC STATEMENTS, LEGAL NOTICES AND OTHER COMMUNICATIONS FOR YOUR HSA ELECTRONICALLY RATHER THAN IN PAPER FORM. THESE TERMS AND CONDITIONS AFFECT YOUR RIGHTS AND YOU SHOULD READ THEM CAREFULLY. BY CLICKING THE “I CONSENT” BUTTON, YOU CONSENT TO RECEIVE THE PERIODIC STATEMENTS, LEGAL NOTICES AND OTHER COMMUNICATIONS FOR YOUR HSA ELECTRONICALLY AND AGREE TO THE TERMS AND CONDITIONS SET FORTH HEREIN. IF YOU DO NOT CLICK THE “I CONSENT” BUTTON YOU WILL NOT BE ENROLLED IN THE HSA. THE BANK RESERVES THE RIGHT TO PROVIDE INFORMATION AND NOTICES ABOUT YOUR HSA TO YOU BY NON-ELECTRONIC MEANS.

Scope of Your Consent. When you click the “I Consent” button on the “Disclosures” screen that contains a link to this agreement, 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, notices, and other communications (all of the foregoing categories of records called “Documents”) about your HSA electronically. This agreement does not apply to the investment portion of your HSA that you may open to 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 Agreement; (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” And consist of a package which must be received together. 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 HSA statements, related notices, and tax information.

Statements and other related notices. If you have selected “**Paperless** Statements,” you will **not** receive paper Documents related to your HSA. All Documents will be delivered to you in electronic format. If you elect “**Paper** Statements,” you will not receive Documents in electronic form and we will mail you a paper copy of those Documents to the mailing address that we have on file for you. You may be charged a monthly fee for this service. Note: At any time you will be able to log on to your secure website and view your HSA statements online.

Tax Forms. Tax activity based upon your HSA may be viewed and printed online on the secure website. We will provide the tax forms related to your HSA (1099-SA and 5498-SA) only by mail to your address of record for the HSA. You may be required to attach those tax forms to a federal, state or local income tax return. In the future if we offer Paperless Tax Forms and you have elected for electronic delivery, your tax forms will be delivered to you in electronic format unless you withdraw your consent.

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 HSA for 18 months from the time they are posted to the website. However, if your HSA is closed before that, you may no longer have access to those Documents through the website.

How You Access the Documents you have agreed to receive electronically. For statements and other Documents that we provide to you electronically after the HSA has been opened, we send an email to the email address that you have provided to us for the Account. When we send a notice to your email address in our records for the HSA 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®.
- Your browser needs to be configured to allow pop-ups.

The bank reserves the right to require you to obtain different technology from time to time to continue to receive electronic versions of the Documents.

Electronic Mail Address. The Bank will send you a notice informing you that a periodic statement, legal notice or other communication for your HSA is available for you to access and/or download (“Electronic Notice Delivery”) at an electronic mail (“e-mail”) address which you designate and may change from time to time. You understand and agree that the Bank will issue an Electronic Notice Delivery to the email address you have designated for this purpose and will not use any alternate e-mail address, even if you have one on file with the Bank.

If the Bank sends you an e-mail message in regard to your HSA and it is returned as undeliverable, unless the Bank determines that you have provided the Bank a defective e-mail address, the Bank will make at least two additional attempts to send an e-mail message before it deems the e-mail message to have been rejected by you. A “defective e-mail address” is one which, due to the Bank’s experience in communicating with customers using e-mail, is recognized by the Bank as an e-mail address which is not valid and for which it would be futile to make additional attempts to send e-mail messages.

You understand and agree that it is essential for the Bank to send Electronic Delivery Notices successfully in order to provide Documents to you electronically. If the Bank attempts to send an Electronic Delivery Notice to you and it is rejected for any reason, the Bank will send a printed notice similar to the Electronic Delivery Notice to you via regular mail. You understand agree that an HSA related to a rejected Electronic Delivery Notice will be automatically unenrolled from electronic delivery of Documents if your Electronic Delivery Notices are rejected for three (3) consecutive months. In such case, the third notice sent to you via regular mail will serve as notice of your unenrollment from electronic delivery of Documents.

Withdrawing Your Consent for Electronic Delivery. To enroll in your HSA, you must agree to receive the Enrollment Documents electronically. We do not offer a form of paper-only enrollment. If you do not agree to receive your Enrollment Documents Electronically you will not be able to enroll in an HSA.

After you have opened your HSA, you are free to withdraw your consent to receive your HSA Documents electronically at any time. If you revoke your consent to receive Documents electronically, you will have to pay an additional fee to receive paper Documents. The amount of the fee is disclosed in the UMB Bank Deposit Account Agreement Terms and Conditions.

To revoke your consent. Sign into your HSA on your secure website and select ‘Statements’ from the ‘Accounts’ tab at the top of the screen. From there, click on the radio button that says ‘Paper Statements’. You may be advised that changing your selection to Paper Statements will incur a monthly fee. Click ‘OK’ if you agree. Be advised that by revoking your consent for paperless statements, you are revoking your consent to receive all Documents electronically.

Any withdrawal of your consent to receive Documents electronically must apply to all Documents related to your HSA. 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 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 1-866-520-4472, Monday through Friday, 7 a.m. to 7:30 p.m. CT, Saturday 8 a.m. to 5 p.m. CT. There is no charge for paper copies requested by mail, but if you elect to receive your Documents 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 or other record will not be treated by us as a withdrawal of your consent to receive future documents electronically. To revoke your consent, see the paragraph above titled “Withdrawing Your Consent for Electronic Delivery.”

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 HSA online. Or, you may communicate to us using one of the methods outlined above.

Electronic Acceptance of the ESIGN Disclosure and Consent. In order to enroll in an HSA I understand and agree that I must consent to receive and accept the terms and conditions of the ESIGN Disclosure and Consent and any amendments to it electronically. In the event that any amendment requires prior notice to me, the Bank may notify me by e-mail at the e-mail address I have provided to you for electronic delivery of Documents. This e-mail may include the new or different terms and conditions or provide me with a link to a website containing such new or different terms and conditions, as required by law or regulation. I may withdraw my consent to having this information provided to me electronically by following the instructions in the section above titled “To revoke your consent”.

Required Equipment. In order to agree to the terms and conditions of this ESIGN Disclosure and Consent I must be able to view and retain a copy of it. I represent and warrant to you that I have a computer equipped with at least: a browser with 128-bit encryption, a PDF file reader such as Adobe® Acrobat Reader, Xpdf® or Foxit®, and either a printer or electronic data storage device. I understand that I can obtain a physical copy of this Agreement by calling 1-866-520-4472, Monday through Friday, 7 a.m. to 7:30 p.m. CT, Saturday 8 a.m. to 5 p.m. CT.

Consent and Agreement. By clicking “I Consent” at the end of this enrollment process, I acknowledge and agree: (1) I have software and equipment that satisfies the requirements above and am able to access ESIGN Disclosure and Consent in electronic form; (2) to receive periodic statements, legal notices and other communications about my HSA (including the documents identified in (3) below and any subsequent amendments to each) electronically; (3) that I have read and understood the ESIGN Disclosure and Consent, UMB Bank HSA Custodial Agreement, UMB Bank HSA Deposit Terms and Conditions, Regulatory Disclosure and Fee Schedule and the UMB Healthcare Services Privacy Notice and am bound by the terms and conditions of each, and (4) that all the information I have provided as part of this online enrollment process is true and correct.

Because the online enrollment process can only occur electronically, I will be unable to proceed if I do not click on the “I Consent” button. The Bank reserves the right to provide periodic statements, legal notices and other communications about my HSA by non-electronic means.

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