

YOUR NEW HEALTHEQUITY HSA

A comparison of new features and services for former First Interstate Bank members

We are excited for the opportunity to serve you

HealthEquity is pleased to offer you the world-class service for which we are recognized. Below is an overview of account features and services, and how they compare between HealthEquity and First Interstate Bank.

For more information visit www.HealthEquity.com/FIB/Members or call 844.280.4330.

| | First Intertstate Bank | HealthEquity |
|--|------------------------|---|
| 24/7 service representatives (based in the U.S.) | — | ✓ |
| Mobile app | — | ✓ |
| Electronic tax statements | — | ✓ |
| Tools for HSA investors | — | ✓ |
| Mutual fund investment options | — | ✓ |
| Online reimbursement to self | — | ✓ |
| Online payment to providers | — | ✓ |
| Online account access | — | ✓ |
| FDIC-insured cash | ✓ | ✓ |
| Convenient debit card | ✓ | ✓* |
| ATM access | ✓ | ATMs and check books are restricted to promote better record keeping and avoid IRS penalties for spending at non-medical locations. |
| Checkbook | ✓ | |

*HealthEquity® Visa® Health Account Card - This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

Nothing in this communication is intended as legal, tax, financial or medical advice. Always consult a professional when making life changing decisions. It is the members' responsibility to ensure eligibility requirements as well as if they are eligible for the plan and expenses submitted.

Investments available to HSA holders are subject to investment risk, including the possible loss of the principal invested and are not FDIC insured or guaranteed by HealthEquity, Inc. HSA holders making investments should review the applicable fund's prospectus. Investment options and thresholds may vary and are subject to change. Consult your advisor or the IRS with any questions regarding investments or on filing your tax return.

HealthEquity®