WELCOME TO HEALTHEQUITY

You may have questions regarding the upcoming events related to your health savings account (HSA) and we’re here to help you every step of the way. We’ve compiled a list of frequently asked questions that you may be wondering about.

**Who is HealthEquity?**
HealthEquity was established in 2002 with an aim to transform health care and help Americans better save and spend their health care dollars and serves over 1.4 million American households. To learn more about HealthEquity, visit www.HealthEquity.com.

**Will my account automatically be transferred?**
Your account will automatically be transferred unless you choose to close your account prior to November 30, 2015. Instructions to close your account will be sent to you in a letter from The Bancorp Bank later this month.

**Will my transaction history be transferred to HealthEquity?**
You will continue to have access to your transaction history at The Bancorp Bank until March 31, 2016. This will include all transactions through December 4, 2015. Any transactions after that date will be available on the HealthEquity member portal.

**Will my current card stop working?**
Yes. In order for HSA balances to be transferred, your current HSA card will be deactivated on Friday, December 4, 2015.

**Will I receive a new debit card?**
Yes. A HealthEquity® Visa® Health Account Card will arrive in account holder’s name by early December. You will receive a welcome kit with your new debit card and information about how to access your personalized member portal.

**Will my HealthEquity card function the same as my previous card?**
No. Our card helps you stay in compliance with IRS rules and can be used at health-related merchants and vendors to pay for your eligible health expenses. Even if you accidentally try to use your HSA card for a tank of gas, or movie tickets, your HealthEquity debit card won’t let you make that mistake. Your card knows that the money in your account is meant to be used for eligible expenses like: purchasing prescriptions, making co-pays, paying for an urgent care situation or visiting the dentist.

More Information
Learn more about HealthEquity and review the key dates at:
http://healthequity.com/bancorp/members

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Can I withdraw cash at an ATM?
No. HealthEquity offers free online reimbursements into your personal checking/savings account.

When will my balance be moved from The Bancorp Bank to HealthEquity?
Your HSA funds will be available on your new debit card on Monday, December 7, 2015.

Will I receive checks from HealthEquity?
No. HealthEquity offers free online bill pay through the HealthEquity member portal.

Who do I contact with questions about my account?
HealthEquity is available at 877.915.3233 every hour of every day and we’re here to help you through the transfer. We can help you access your account, answer questions about your debit card, log onto your personalized member portal and answer general account questions.

Will my 2015 tax forms be provided by The Bancorp Bank or HealthEquity?
You should expect to receive tax forms from both The Bancorp Bank and HealthEquity. You will receive a 1099-SA and 5498-SA form from The Bancorp Bank. HealthEquity will issue a 1099-SA only if you have any distributions after December 7th, 2015 through the end of the year. HealthEquity will also send a 5498-SA form.

What happens next?
To view a full timeline of upcoming events, visit http://healthequity.com/bancorp/members.

HealthEquity account mentors are available every hour of every day to answer your questions.