

GROUP ONLINE CONTRIBUTION FORM

INSTRUCTIONS: 1) Complete & sign the Group Online Contribution Form 2) Complete & sign the ACH Agreement 3) Include a copy of a voided check
Mail or fax to: **HSA Bank, P.O. Box 939, Sheboygan, WI 53081, FAX: (920) 803-4184**

All fields are required unless noted. If you have questions, please contact Business Relations M-F, 7 a.m.-7p.m., CST at (866) 357-5232.

Company Authorized Representative

Administrative users and rights can be added through the employer login section on the HSA Bank website. The main administrator indicated on the Employer Sign-Up Form will have the capability to add or modify user rights including those for Dual Control.

Dual Control - This is an optional feature that requires one person to schedule and a different person to approve all online contributions.

Check here to select Dual Control. (All contributions must be approved by 2 p.m., CST one business day prior to the scheduled posting date. A link to the Group Online Contribution Guide is provided in the confirmation email you will receive once your GOC set-up is complete. This guide will provide more information on Dual Control.)

Company Information - Required

BP ID
For Bank use Only

Federal Tax ID # Year Established: Phone

Name

Address

City State Zip

Contact Name

Contact Email

Industry

Business Activity - Required

Business Type

- Sole Proprietor Joint Venture LLC Partnership Trust
 C Corporation S Corporation Non-Profit Association/Cooperative Other _____

SIC Code: - OR - Primary Business Activity: _____

Products & Services Provided: _____

Markets Served

Local Statewide Multiple States List States: _____

National International List Countries: _____

Company's Financial Institution Information - Required Please be sure to submit a voided check with this application.

Name State

Phone: Financial Institution Routing # Checking Account #

Daily Limit - Required

The daily limit is the total amount an employer can contribute through Group Online Contributions on a given day. All daily contribution limits are subject to HSA Bank's approval. Requested daily limit amounts greater than \$10,000 may require a \$45.00 annual fee. **Requested Daily Limit:** _____

Signature - Required

Your signature below authorizes HSA Bank to grant you access to HSA Bank's Group Online Contribution System and certifies the information provided on this form is accurate. HSA Bank shall not be liable to the employee for any losses, damages, costs, penalties, or expenses incurred as a result of the employer's failure to make the contributions to the employee's Health Savings Account (HSA) required under the employer's health plan. HSA Bank is not responsible for monitoring the employer contributions to the employee's HSA or notifying the employee of the employer's contributions. The employee is responsible for contacting the employer regarding contributions and monitoring those contributions. HSA Bank provides periodic statements to the employee. All Group Online Contribution users will be subject to initial and annual reviews by HSA Bank.

Name of Authorized Representative of Employer (print) _____ Title _____



Signature _____ Date _____





Group Online Contributions ACH Origination Agreement

THIS ACH ORIGINATION AGREEMENT IS MADE THIS _____ day of _____, 20____ by and between _____ (the "Company") and HSA Bank, A division of Webster Bank, N.A., 605 N. 8th St. 420, Sheboygan, WI 53081 (the "Bank").

WHEREAS Company has requested that the Bank permit it to initiate electronic signals for paperless credit and debit entries, through the Bank to accounts maintained at the Bank by means of the Automated Clearing House Network pursuant to the terms of this Agreement and the rules of the National Automated Clearing House Association (NACHA) and the Electronic Payments Network (the "Rules"), and Bank is willing to act as an Originating Depository Financial Institution pursuant to the terms of this Agreement;

WHEREAS the Bank is willing to accommodate the Company by processing for ultimate delivery to Health Savings Accounts of Company's employees or customers (hereinafter together called the "Customer(s)") the electronic entries by means of its correspondent banks, and/or the National Automated Clearing House Association to the accounts of the Customers, unless otherwise indicated, at such participant Bank; and

WHEREAS, the Bank is willing to process and transmit the Company's electronic debit and/or credit entries subject to the terms and conditions as enumerated in this Agreement;

Now, therefore, the Company and the Bank agree as follows:

1. The Company will prepare and submit all electronic entries to Bank in accordance with the agreed upon specifications and schedules. The Company will be responsible for the correctness, both as to content and form, of all information submitted to the Bank. If any information is not readable, out of balance, or otherwise unprocessable, the Company must resubmit the information in correct content and form to Bank before Bank will initiate any electronic transactions.
2. Rules. The Company agrees to comply with and be bound by the operating rules of the National Automated Clearing House Association (NACHA), as amended from time to time (the "Rules"), as well as the terms of this agreement, and any other applicable rules or regulations including but not limited to the Electronic Funds Transfer Act, Federal Reserve Board Regulation E and Article 4A of the Uniform Commercial Code (as adopted in CT Gen Stat § 42a-1-101, et seq.), as same may be amended from time to time. In the event that the operating rules of a local or regional automated clearing house, or the arrangements between the Bank and a correspondent bank, are more restrictive than, or are at variance with, the Rules, the Company agrees to be bound by such more restrictive or varying rules.
3. Transmission of Entries; Security Procedures. The Company will transmit all debit and credit entries to the Bank through the Bank's FTP site as described in Schedule A to this Agreement on or before the deadlines described on Schedule C to this Agreement. The Company will conform all entries to the format, content and specifications contained in the Rules or as otherwise specified by the Bank as provided in Schedule A, which may be amended from time to time. The Company and the Bank will comply with the security procedures described in Schedule B to the Agreement. The Company authorizes the Bank to transmit all entries received by the Bank from the Company in accordance with the terms of this Agreement and to credit or debit such entries to the Customer Health Savings Accounts specified by Company. Unless otherwise previously agreed upon in writing, the total dollar amount of entries transmitted by Company to Bank on any one day shall not exceed the maximum exposure limit as established by the Bank and communicated to Company in writing by Bank.
4. Bank Obligations. In a timely manner and in accordance with the Rules, the Bank will process, transmit, and settle for the entries received from the Company which comply with the terms of the Agreement, including the security procedures. The Bank shall not generate advices of electronic debits and/or credits against accounts of Customers maintained with the Bank except to the extent it is required to do so by law or standard business practices. The obligations and responsibilities of the Bank shall be limited to those specified in this Agreement. The Bank will not be obligated or responsible with respect to any act or failure to act by a correspondent bank, WACHA, NACHA, a regional or local automated clearing house, or any other third party. The Bank shall not be liable for interruption of

communication facilities, errors in transmission, suspension in payments by another Bank, war, emergency conditions, or any similar or dissimilar causes beyond the reasonable control of the Bank. In no event shall the Bank be liable for any indirect, special, or consequential damages, even if the Bank is advised of the possibility of such damages.

5. Company Funding Obligations. The Bank is not obligated to process any electronic credit entry unless the Company account debited contains a balance in collected funds sufficient to pay all electronic credit entries submitted by the Company. If the Bank should elect to process any electronic credit entry for which it has not received final settlement, the amount of the such entry, at the option of the Bank, shall therefore become immediately due and payable by the Company to the Bank, and the Bank shall have the right to charge the amount thereof to the Company Account or claim a refund from the Company.
6. Customer Authorization. The Company will not initiate an electronic credit and/or debit entry with respect to any Customer unless and until the Company has obtained the written authorization (hereinafter called the "Authorization") of such Customer, to the extent required by law and applicable regulations and, in the case of electronic debit entries, has complied with the further requirements of paragraph (13), hereunder. The Authorization shall be in form acceptable to the Bank. The Company will retain the original or a copy of the Authorization received by the Company as prescribed in the Rules. The Company, upon the Bank's request, will furnish the Bank with original or a copy of the Authorization. In addition, the Company agrees to notify the Bank at least 3 calendar days in advance of its initiation of an electronic debit entry or credit entry to the account of a customer for the first time. Such notice shall contain the information prescribed in the Rules. The Company agrees to strictly comply with the provisions of this paragraph, and the Company understands that the Bank will be relying upon such promise in order that the Bank may comply with federal and state laws and regulations regarding electronic funds transfers. Company warrants that at the time an electronic entry is processed by the Bank and any receiving banks, the Authorization has not been terminated with respect to such electronic entry; provided, however, that this letter warranty shall not apply if, at the time of processing the electronic entry, the Bank has actual knowledge of a termination of the Authorization.
7. Warranties. The Company warrants to the Bank all warranties the Bank is deemed by the Rules to make with respect to entries originated by the Company. Without limiting the foregoing, the Company warrants and agrees that (A) each entry is accurate, is timely, has been authorized by the party whose account will be credited or debited, and otherwise complies with the Rules; (B) each debit entry originated by Company is a correction of a previously transmitted credit entry, (C) the Company has complied with all pre-notification requirements of the Rules; (D) the Company will comply with the laws of the United States and regulations governing the initiation of preauthorized electronic transactions, including but not limited to the Electronic Fund Transfer Act of 1978 and Federal Reserve Regulation E, in particular sections 205.10 (b), and (d), as currently in effect and as amended, and shall otherwise perform its obligations under this Agreement in accordance with all applicable laws and regulations; (E) the Company will retain the original or copy of the customer authorization record as required by the Rules for at least the minimum period required by the Rules, and will, upon request of Bank, furnish such original or copy to the Bank. The Company shall indemnify the Bank against any loss, liability or expense (including attorneys' fees and expenses) resulting from or arising out of any breach of any of the foregoing warranties or agreements; (F) the company will comply with U.S. law in regards to origination of ACH entries including but not limited to sanctions enforced by the Office of Foreign Assets Control (OFAC). It shall further be the responsibility of the Company to obtain information regarding such OFAC enforced sanctions. (This information may be obtained directly from the OFAC Compliance Hotline at 1-800-540-OFAC.). The Company hereby agrees to indemnify and hold harmless the Bank against any claim, demand, proceedings, losses, liabilities, expenses (including attorney's fees), and damages, including consequential, special, and punitive damages that Bank may incur as a result of Company's failure to comply with this Agreement, the Rules, and any other agreement between Company and Customer.
8. Security Procedure. (a) A Security Procedure has been offered to the Company by the Bank with respect to the Entries transmitted by the

- Company to the Bank, and the Company has reviewed and accepted same as a commercially responsible method of providing security against unauthorized payment orders. Company and Bank shall comply with the security procedure requirements described in Schedule B attached hereto. This Security Procedure, Schedule B, has been agreed upon by the Company based upon communications with the Bank regarding the Company's wishes; the circumstances of the Company made known to the Bank; alternative security procedures offered to the Company; and security procedures in general used by similarly situated companies and receiving Banks. As a result of and based upon the foregoing, Company is strictly responsible to establish and maintain procedures to safeguard against unauthorized transmissions. Company warrants that no individual will be allowed to initiate transfers in the absence of proper supervision and safeguards, and agrees to take reasonable steps to maintain the confidentiality of the security procedures and any passwords, codes, security devices and related instructions provided by the Bank in connection with the security procedures described in Schedule B. If Company believes or suspects that any such information or instructions have been known or accessed by unauthorized persons, Company agrees to notify Bank immediately followed by written confirmation. The occurrence of unauthorized access will not affect any transfers made in good faith by Bank prior to receipt of such notification and within a reasonable time period to prevent unauthorized transfers.
9. Compliance with Security Procedure. (a) If an Entry (or a request for cancellation or amendment of an Entry) received by Bank purports to have been transmitted or authorized by Company, it will be deemed effective as Company's Entry (or request) and Company shall be obligated to pay Bank the amount of such Entry even though the Entry (or request) was not authorized by Company, provided Bank accepted the Entry in good faith and acted in compliance with the security procedure referred to in Schedule B with respect to such entry. If signature comparison is to be used as a part of that security procedure, Bank shall be deemed to have complied with that part of such procedure if it compares the signature accompanying a file of Entries (or request for cancellation or amendment of an Entry) received with the signature of an authorized representative of Company (an "Authorized Representative") and, on the basis of such comparison, believes the signature accompanying such file to be that of such authorized representative. (b) If an Entry (or request for cancellation or amendment of an Entry) received by Bank was transmitted or authorized by Company, Company shall pay Bank the amount of the Entry, whether or not Bank complied with the security procedure referred to in Schedule B with respect to that Entry and whether or not that Entry was erroneous in any respect or that error would have been detected if Bank had complied with such procedure.
10. Provisional Credit. The Company acknowledges that the Rules make provisional any credit given for an entry until the Bank crediting the account specified in the entry receives final settlement. If the Bank does not receive final settlement, it is entitled to a refund from the credited party and the originator of the entry shall not be deemed to have paid the party.
11. Company Demand Deposit Account. The Company may be required to maintain a demand deposit account (hereinafter called the "Company Account") with the Bank to which the Bank will credit amounts received in collection of electronic debit entries. In such event, all such credits to the account are provisional and the Bank may charge the Company Account, as well as any other account of the Company with the Bank, for the amount of a returned or rejected electronic debit entry. Company authorizes the Bank to debit the Company Account on the day the returned or rejected electronic debit entry is received by the Bank or thereafter. Company warrants that it shall maintain a sufficient balance in the Company Account, should such account be required, to cover returned or rejected electronic debit entries. Company will pay to Bank the amount of any returned or rejected electronic debit entry which for any reason cannot, in part or in whole, be debited against the Company Account. Bank may require Company to maintain a minimum balance sufficient to cover returned or rejected electronic entries.
12. Processing, Transmittal and Settlement by Bank. (a) Except as provided in Sections titled, On-Us Entries and Rejection of Entries, Bank shall (i) process Entries received from Company to conform with the file specifications set forth in the Rules, (ii) transmit such Entries as an Originating Depository Financial Institution to Electronic Payments Network (the "ACH") acting as a Automated Clearing House Operator, and (iii) settle for such Entries as provided in the Rules. (b) Bank shall transmit such Entries to the ACH by the deadline of the ACH set forth in Schedule C attached hereto, and two (2) business days prior to the Effective Entry Date shown in such Entries, provided (i) such Entries are received by Bank's related cut-off time set forth on Schedule C on a business day, (ii) the Effective Entry Date is at least two (2) days after such business day, and (iii) the ACH is open for business on such business day. For purposes of this Agreement (x) a "business day" is a day on which Bank and the Federal Reserve Bank is open for business, and (y) Entries shall be deemed received by Bank, in the case of transmittal by electronic transmission, when the transmission (and compliance with any related security procedure provided for herein) is completed as provided in Schedule A. (c) If any of the requirements of clause (i), (ii), or (iii) of Section 12 (b) is not met, Bank shall use reasonable efforts to transmit such Entries to the ACH by the next deposit deadline of the ACH following that specified in Schedule C which is a business day and a day on which the ACH is open for business.
13. Customer Debit Transactions. The Company represents and warrants to the Bank that, in cases of electronic debit entries:
- i) each electronic entry initiated by the Company is for a sum due and owing the Company directly or as an authorized agent, or that Company has been directed to initiate by the Customer;
 - ii) the Company has received a signed written agreement from the Customer, with a copy thereof given to the Customer, authorizing the Company to make prearranged debits from the Customer's account (hereinafter, as above, called the "Authorization");
 - iii) each electronic entry initiated by the Company is in accordance with a valid Authorization held by the Company, and the Company has complied with the Rules with respect to same, including retention of the original or a copy of each Authorization;
 - iv) the Company agrees that it is solely responsible for and is complying with the laws of the United States and regulations governing the initiation of preauthorized electronic transactions, including but not limited to the Electronic Fund Transfer Act of 1978 and Federal Reserve Regulation E, in particular sections 205.10 (b) and (d), as currently in effect and as amended; and
 - v) at the time an electronic entry is processed by the Bank and any receiving banks, the Authorization has not been terminated with respect to such electronic entry; provided, however, that this letter warranty shall not apply if, at the time of processing the electronic entry, the receiving bank has actual knowledge of a termination of the Authorization.
14. Cancellation or Amendment. Company shall have no right to cancel or amend any entry/file after its receipt by Bank. However, if such request complies with the security procedures described in Schedule B for the cancellation of Data, Bank shall use reasonable efforts to act on a request by Company for cancellation of an entry/file prior to transmitting it to the ACH or, in the case of an On-Us Entry, prior to crediting a Receiver's account, but shall have no liability if such cancellation is not effected. Company shall reimburse Bank for any expenses, losses, or damages Bank may incur in effecting or attempting to effect Company's request for the reversal of an entry.
15. On-Us Entries. Except as provided in Section 14, Rejection of Entries, in the case of an Entry received for credit to an account maintained with Bank (an "On-Us Entry"), Bank shall credit the Receiver's account in the amount of such Entry on the Effective Entry Date contained in such Entry, provided the requirements set forth in clauses (i) and (ii) of Section 12(b) are met. If either of those requirements is not met, Bank shall use reasonable efforts to credit the Receiver's account in the amount of such Entry no later than the next business day following such Effective Entry Date.
16. Rejection of Entries. Bank may reject any Entry which does not comply with the requirements of Sections 2 or 3 of this Agreement or which contains an Effective Entry Date more than five (5) days after the business day such Entry is received by Bank. Bank may reject an On-Us Entry for any reason which an Entry may be returned under the Rules. Bank may reject any Entry if Company has failed to comply with its account balance obligations under Section 11. Bank may reject any Entry if Company does not adhere to security procedures described in Schedule B. Bank shall notify Company by (i) telephone, (ii) electronic transmission, or (iii) in writing, of such rejection no later than the business day such Entry would otherwise have been transmitted by Bank to the ACH or, in the case of an On-Us Entry, its Effective Entry Date. Notices of rejection shall be effective when given. Bank shall have no liability to Company by reason of the rejection of any such Entry or the fact that such notice is not given at an earlier time than that provided for herein.

- 17. Notice of Returned Entries. Bank shall notify Company by (i) telephone, or (ii) electronic transmission, of the receipt of a returned entry from the ACH no later than one business day after the business day of such receipt. Except for an Entry retransmitted by Company in accordance with the requirements of Section 2 of this Agreement, Bank shall have no obligation to retransmit a returned Entry to the ACH if Bank complied with the terms of this Agreement with respect to the original Entry.
- 18. Reversals. The Company may initiate a reversing entry or file of entries for erroneous or duplicate transactions, as permitted by the Rules; however Bank may refuse to process any reversing entry or file of entries that are in violation of applicable laws.
- 19. Periodic Statement. If a Company account is established, the periodic statement issued by the Bank for the Company Account will reflect entries credited and debited to the Company Account. The Company agrees to notify the Bank within a reasonable time not to exceed thirty (30) days after the Company receives a periodic statement of any discrepancy between the Company's records and the information in the periodic statement. If Company fails to notify Bank of any discrepancy within thirty (30) days of receipt of a periodic statement containing such information, Company agrees that Bank shall not be liable for any other losses resulting from Company's failure to give such notice or any loss of interest or any interest equivalent with respect to the Entry shown on such periodic statement. If Company fails to notify Bank of any such discrepancy within thirty (30) days of receipt of such periodic statement, the Company shall be and is hereby deemed to be precluded from asserting any and all claims against the Bank, and does hereby waive such claims including claims for interest, costs or attorney's fees. Furthermore, the Company shall be liable to the Bank for all damages and losses incurred by the Bank (including attorney's fees and costs) as a result of such failure.
- 20. Fees. The Company agrees to pay the Bank for services provided under the Agreement in accordance with the schedule of charges attached to this Agreement as Schedule D. The Bank may change its fees from time to time upon written notice to the Company.
- 21. Liability. The Bank shall be responsible only for performing the services expressly provided for in the Agreement, and shall be liable only for its negligence or willful misconduct in performing those services. In no event shall the Bank have any liability for any consequential, special, punitive or indirect loss or damage which the Company may incur or suffer in connection with this Agreement.
- 22. Inconsistency of Name and Account Number. The Company acknowledges that, if an entry describes the receiver inconsistently by name and account number, payment of the entry may be made on the basis of the account number even if it identifies a person different from the named receiver.
- 23. Data Retention. Company shall retain data on file adequate to permit remaking of Entries for five (5) days following the date of their transmittal by Bank as provided herein, and shall provide such Data to Bank upon its request.
- 24. Tapes and Records. All magnetic tapes, Entries, security procedures and related records used by Bank for transactions contemplated by this Agreement shall be and remain Bank's property. Bank may, at its sole discretion, make available such information upon Company's request. Any expenses incurred by Bank in making such information available to Company shall be paid by Company.
- 25. Evidence of Authorization. Company shall obtain all consents and authorizations required under the Rules and shall retain such consents and authorizations for two years after they expire.
- 26. Miscellaneous. The Bank may amend the terms of the Agreement from time to time by providing no less than ten (10) days prior written notice to the Company. The Bank shall have no obligation to transmit entries if the Company is in default of any of its obligation under this Agreement, including the obligation to pay the Bank for each credit entry. The Bank shall be entitled to rely on any written notice believed by it in good faith to be signed by one of the Authorized Representatives whose names and signatures are set forth on Schedule E to the Agreement.
- 27. Choice of Law. This Agreement shall be governed by and construed in accordance with the law of the state of Connecticut.
- 28. Assignment. Company may not assign this Agreement or any of the rights or duties hereunder to any person without Bank's prior written consent.
- 29. Cooperation in Loss Recovery Efforts. In the event of any damages for which Bank or Company may be liable to each other or to a third party pursuant to the services provided under this Agreement, Bank and Company will undertake reasonable efforts to cooperate with each other, as permitted by applicable law, in performing loss recovery efforts and in connection with any actions that the relevant party may be obligated to defend or elects to pursue against a third party.
- 30. Termination. Company may terminate this Agreement at any time. Such termination shall be effective ten business days following the day of Bank's receipt of written notice of such termination, or such later date as is specified in that notice. Bank reserves the right to terminate this Agreement immediately upon providing written notice of such termination to Company. Any termination of this Agreement shall not affect any of Bank's rights and Company's obligations with respect to entries initiated by Company prior to such termination, or the payment obligations of Company with respect to services performed by Bank prior to termination, or any other obligations that survive termination of this Agreement.
- 31. Entire Agreement. This Agreement (including the Schedules attached hereto), together with the Company Account agreement (if applicable), is the complete and exclusive statement of the agreement between Bank and Company with respect to the subject matter hereof and supersedes any prior agreement(s) between Bank and Company with respect to such subject matter. In the event of any inconsistency between the terms of this Agreement and the Account Agreement, the terms of this Agreement shall govern. In the event performance of the services provided herein in accordance with the terms of the Agreement would result in a violation of any present or future statute, regulation or government policy to which Bank is subject, and which governs or affects the transactions contemplated by this Agreement, then this Agreement shall be deemed amended to the extent necessary to comply with such statute, regulation or policy, and Bank shall incur no liability to Company as a result of such violation or amendment. No course of dealing between Bank and Company will constitute a modification of the Agreement, the Rules, or the security procedures or constitute an agreement between the Bank and Company regardless of whatever practices and procedures Bank and Company may use.

IN WITNESS WHEREOF the parties have, by their authorized signatures below, executed this Agreement on the date first set forth above.

**HSA BANK, a division of
WEBSTER BANK, N.A., Member FDIC**

By: _____
Kirk W. Hoewisch
President
(Will be signed once returned to HSA Bank)

COMPANY: _____

Address: _____



Signature: _____

Name: _____

Title: _____

Schedule A
File and Transmission Specifications

Company Name: _____ Company Federal Tax ID#: _____

Input Specification:

Files presented to HSA Bank shall be in NACHA Standard format for debit transactions from Company's External Account to Company's Deposit Account at HSA Bank, or MDC Extended file in the case of On-Us Transactions from Company's Deposit Account to Customer's HSA Account. Transmission specifications shall be established and communicated to Company by HSA Bank.

PC/Internet Transmissions

Personal computer transmissions will require the Company to have access to the Internet with an approved browser and a valid e-mail address for delivery confirmations and receipts. The Company will transmit files through via the Bank's FTP site at ftp://ftp.hsabank.com. All files shall be delivered using PGP encryption to the FTP site.

Schedule B
Security Procedures

HSA Bank shall be entitled to rely on any written notice or other written communication believed by it in good faith to be genuine and to have been signed by the Authorized Representative, and any such communication shall be deemed to have been signed by such person. It is the responsibility of the Company to notify HSA Bank in writing of any changes to those individuals designated as the Authorized Representative for the Company.

PC/Internet File Transmission

- The Company's Authorized Representative or its' Third Party Processor ("Sender") will access the HSA Bank FTP site for ACH via the Bank's authorized login procedure using Company's designated User Name and Password which Bank will implement on the Bank's FTP Server.
- The Bank's firewall will filter the IP Address, only accepting files from a preauthorized and verified Company IP address. Files originating from any other IP address will be rejected.
- The ACH or MDC file will be encrypted with our PGP Public Key, which will be provided to Company for this express purpose.
- The information provided in the ACH or MDC file will be relied upon by HSA Bank for verification of the totals contained in the transmission.
- HSA Bank will verify that the file totals agree with the information provided in the file header. In the event of a discrepancy in the totals, HSA Bank will notify Company by rejecting the file and sending an e-mail to the Company's Authorized Representative. HSA Bank will only process verified files; any rejected files must be re-sent with correct information before they will be processed.
- The Company or the Sender is solely responsible for the accurate creation, modification, and deletion of the account information maintained and used for ACH file transfer.
- The Company is responsible for compliance with all security procedures.

Schedule C
HSA Bank ACH Processing Deadlines

Credit Entries

File Transmission: until 2:00 p.m. CST one (1) Business Day prior to the Effective Date.

Debit Entries

File Transmission: until 2:00 p.m. CST one (1) Business Day prior to the Effective Date.

"Business Day" is a day HSA Bank is open to the public for conducting substantially all of its business, other than Saturday, Sunday, or Federal Reserve Bank holidays.

"Effective Date" must be a business day or the record will be processed on the first business day following the effective date.

The Bank may transmit the electronic credit and/or debit by electronic communication or by such means the Bank deems appropriate to convey the Company entries.

The Bank shall not be liable for interruption of communication facilities, errors in transmission, suspension in payments by another financial institution, war, emergency conditions, or any similar or dissimilar causes beyond the reasonable control of the Bank.

Schedule D
Service Fees

| | |
|---|-----------|
| Initial Set-up Fee | No charge |
| Software License Fee..... | No charge |
| Monthly Maintenance | No charge |
| Per Transmission or File | No charge |
| Debit items originated | No charge |
| Credit items originated | No charge |
| Notification of Change..... | No charge |
| Return Item Processing | No charge |
| Exception processing (File or entry reversal) | No charge |

Schedule E
Authorized Representatives

Company Name: _____

Address: _____

The individual(s) identified below are the names of employees vested with full authority in connection with the production and submission of ACH files under this Agreement.

PRINTED NAME

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

Sign Here



Authorized Signature _____

Title: _____

Date: _____

Exception Reporting

(A) In event of a possible security violation, contacts, including alternate, are:

Name and Phone #

Name and Phone #

(B) File discrepancies (rejects) should be reported to:

Name and Phone #

Name and Phone #