

# Intuitive. Simple. Convenient. New Technology, Increased Flexibility, Innovative Changes.

First American Bank is pleased to announce our new Health Account Services which includes a new suite of Consumer Directed Health (CDH) benefit accounts beginning fourth quarter 2020. With the introduction of our new suite of products we will be updating our technology which will provide you with even greater capabilities, especially for you, as an employer.

In the coming weeks, our sales team will be reaching out to you to discuss our new platform and the transition path. We will review our updated fee schedules, contribution funding options and how we can get you started on this new platform. We will also start the conversion process with your employees in the coming months.

New capabilities that you will be able to utilize include easy-to-use, secure self-service portals with online forms, robust reports, new funding options and increased substantiation with our First American Bank Health Account Services prepaid debit card and best in class mobile application.

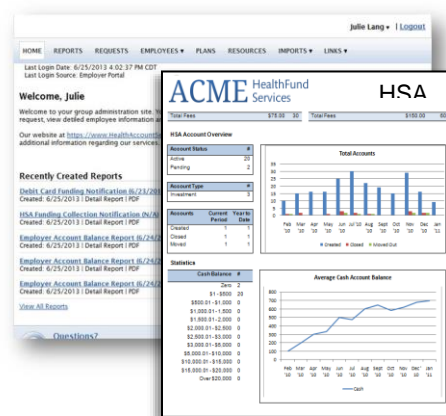
## New Suite of Consumer Directed Health Benefit Accounts:

- Health Savings Account (HSA)
- Flexible Spending Accounts (FSA)
- Limited Purpose Flexible Spending Accounts (LPFSA)
- Dependent Care Flexible Spending Account (DCFSA)
- Health Reimbursement Account (HRA)
- Qualified Transportation Accounts (QTA)

## New Employer Experience:

The Health Account Services Employer Portal is a HIPAA-compliant, real-time interface that empowers HR administrators with secure access to everything they need, such as reports, employee data, imports and automatically generated alerts, notifications, and statements. Features include:

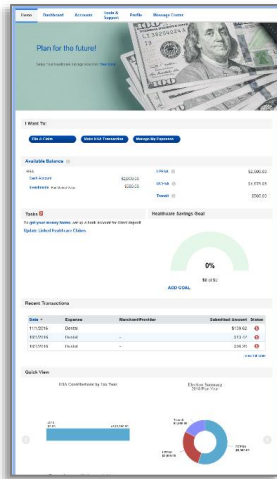
- User-defined access to reports and notifications as well as employee-specific data within the Employer Portal. Access can be assigned by user, allowing you to limit access by division or business function.
- Employer self-service capabilities, include:
  - **Employee Management:** Online lookup helps employers respond to employees' questions and issues.
  - **Enrollment and Eligibility Management:** Enroll, updated enrollment and change employees' employment status via the interface. Use the import capabilities to integrate with our platform for eligibility files exchanges.
  - **Account Funding & Contribution Management:** Multiple options available including scheduled contributions, ACH funding, file-based contribution submission and recurring contribution processing.
  - **Robust, Flexible Reporting:** Automatically scheduled as well as on-demand reports at your fingertips, to run in PDF, Excel or even data file with various report parameter options.



## New Consumer Experience:

With our new Health Account Services Consumer Portal, your participating employees have access 24x7 to their account information and many self-service capabilities including the ability to:

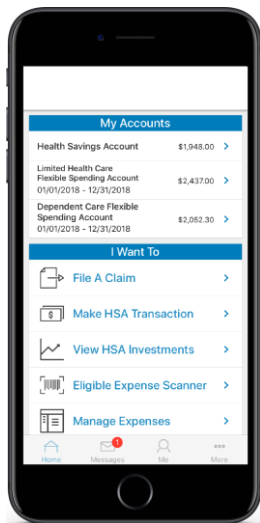




- View all account balance, history and transaction detail: View the balance of each account, status of historical and pending activity from contributions and funding sources, bill-pay and debit card transactions.
- Complete online transactions such as claim reimbursements, online bill-pay, distributions to their own bank accounts and e-contribute to an HSA plan.
- Manage personal information and communication options: View/Update personal data, sign up for and manage direct deposit and card status, sign up for text and email communications.
- Utilize the dashboard: Employees may consolidate all out-of-pocket expenses that are available via online or mobile expense/receipt “virtual shoebox” entries, claims that have been filed, debit card transactions, and bill pay distributions attributable to qualified health expenses.

### New First American Bank Health Account Services Mobile App:

Our new First American Bank Health Account Services Mobile App makes it easy for employees to manage their account-based plans on their iOS (iPhone, iPod Touch, iPad), or Android-powered devices. They can:



- Use fingerprint login to access account(s) with ease
- Check balances & account details
- View ‘Account Snapshot’ to obtain key account info
- Check claims requiring receipts
- Submit claims for medical and dependent care FSA, HRA, and QTA plans.
- Snap a photo of a receipt and submit with a new or existing claim, or store in the device’s camera roll for later use in claim filing
- Initiate a HSA distribution or contribution
- View HSA investment details
- Scan a product bar code to help determine eligibility as a qualified medical expense
- Access account funds to pay oneself or someone else, such as a doctor
- View important messages about account(s) & get notifications via text alerts
- Retrieve forgot username/password
- Report a debit card as lost or stolen via the consumer portal & mobile app

### New First American Bank Health Account Services Debit Card:

As part of our First American Bank Health Account Services solution, we will be issuing new Mastercard® prepaid debit cards, allowing your employees to easily pay for qualified healthcare expenses, instead of paying cash. The new prepaid debit card is a single card for all plan types. This convenience leads to increased enrollment, larger employee contributions and easier accessibility to funds.



To better support your FSA and HRA benefits, our prepaid debit card leverages the Inventory Information Approval System (IIAS) to maximize electronic substantiation capabilities and reduce paperwork. This provides an additional level of substantiation to ensure that the qualified healthcare expenses are approved within your plan design. The result: up to 95% of all transactions don’t need receipt follow-up. Our First American Bank Health Account Services prepaid debit card allows participants to use a single card for all of their plan types and the funds are automatically deducted from the applicable benefit account for payment. This convenience and improved cash flow will lead to high employee satisfaction.

**As a reminder, our sales team will be reaching out to discuss the platform in depth, including fee schedules, contribution funding options and to obtain signed employer agreements.** Please let me know if you have additional questions. We’re excited to launch this exciting new platform to help you more efficiently administer your healthcare accounts.