

Wells Fargo Health Benefit Services
Wells Fargo Bank, N.A.
P.O. Box 45600
Salt Lake City, UT 84145-0600



May 13, 2016

PCT5980-30 08 008652
SOCIETY OF ST ANDREW INC
ATTENTION HR / LEGAL
3383 Sweet Hollow Road
Big Island, VA 24526

Assignment of Health Savings Account Administrative Services Agreement (the "Agreement") between SOCIETY OF ST ANDREW INC and Wells Fargo Health Benefit Services, a division of Wells Fargo Bank, N.A. ("Wells Fargo"), to Optum Bank, Inc. ("Optum Bank")

Dear SOCIETY OF ST ANDREW INC:

Wells Fargo has appreciated the opportunity to serve as your HSA administrator. As you are aware from our recent communications with you, Wells Fargo has entered into a Deposit Assumption and Asset Purchase Agreement (the "Purchase Agreement"), dated as of April 5, 2016, pursuant to which Wells Fargo agreed to sell its Health Savings Account ("HSA") business to Optum Bank, including the assignment of Wells Fargo's rights and obligations under the Agreement to Optum Bank upon the closing of the transaction. As a result, following the closing of the transaction, Optum Bank will serve as your HSA partner and service your HSA needs and those of your enrolled employees. Wells Fargo will support Optum Bank in the provision of its HSA services to you for a transitional period following the closing of the transaction to ensure a smooth transition.

Optum Bank is an FDIC-insured, Utah state-chartered bank that is a subsidiary of United Health Group and a leader in the healthcare-related financial services industry. We are confident that Optum Bank will continue to operate the HSA business in a professional and consumer focused manner.

You do not need to take any action in connection with the transition to Optum Bank. To provide you with a seamless transition, pursuant to Section 8(a) of your Agreement, Wells Fargo is amending the "Successors and Assigns" section of the Agreement by adding the following provision at the end of the last sentence of that section to permit the assignment of the Agreement (if not otherwise permitted) by Wells Fargo to Optum Bank: "; provided that, notwithstanding the foregoing, Wells Fargo shall be permitted to assign this Agreement to Optum Bank, Inc., a Utah state-chartered non-member bank." The assignment of the Agreement will be effective upon the closing of the transaction, which we currently expect to occur on or about May 31, 2016, subject to the satisfaction of customary closing conditions. For your convenience, if we have not received a response from you by June 13, 2016, you will be deemed to have consented to this amendment to (and subsequent assignment of) your Agreement and all related documents, if any, to Optum Bank.

If you have any questions concerning this letter, please contact Wells Fargo Employer Customer Service at 1-866-988-2006. It has been a privilege to serve as your HSA administrator, and we thank you for your business.

Sincerely,

A handwritten signature in black ink, appearing to read "Elizabeth Ryan".

Elizabeth Ryan
Head of Health Benefits Services

Enclosure

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May 2016

Optum's[®] purchase of Wells Fargo Health Benefit Services

Frequently Asked Questions

Q: Why did Wells Fargo decide to sell their Health Savings Account (HSA) business to Optum Bank?

A: After more than a decade delivering Health Savings Accounts to companies around the country, Wells Fargo decided to divest the Health Benefit Services group. As Wells Fargo examined the HSA industry, the market is evolving where the emphasis is more focused on managing the overall health care spend with direct links to doctors, medical records, payers, etc. The competitive landscape is transforming and innovation is based on the provider's ability to offer exceedingly tailored, consumer-centric health and financial information solutions by merging and sharing medical information. The combined model of Optum's product innovation and the focus on service and delivery from Wells Fargo will enable Wells Fargo customers to take advantage of a powerful new resource. This model will be an industry leader in that it will focus on both health and financial wellness that benefits all of our customers and accountholders.

Q: Why is Optum Bank buying the Wells Fargo HSA business?

A: As a leader in health care that owns its own bank, Optum is in a unique position to help customers maximize their health and wealth. Consumer saving and spending accounts are part of Optum's core competencies. With 12 years of experience, high service levels and the largest number of health savings accounts in the nation**, Optum's scale and expertise will be a good match for today's Wells Fargo HSA customers.

Q: What will happen and when?

A: As with all major acquisitions, there are a series of legal steps to be taken before, during and after business transitions are made. Optum and Wells Fargo are working together to ensure all aspects of the transition are considered and planned with the account holder in mind. Communication to all customers and account holders is a key component of the transition and will be clear and timely every step of the way.

Q: Will Wells Fargo account holders receive new debit cards?

A: Yes, Wells Fargo account holders will receive an Optum Bank HSA debit card during the transition process. Optum will communicate the date and process for the change in due time.

Q: Will the monthly service fee be the same?

A: Your monthly service fee remains the same. In the months ahead, you'll be receiving information about the Optum HSA program.

Q: Will Wells Fargo HSA investments change once accounts are moved to Optum?

A: At this time there will be no change to current Wells Fargo investments. Account holders will have their investments transferred in-kind, so there will be no need to liquidate investments as a result of the transition.

Q: What can I expect in the short-term?

A: In the short-term, it's business as usual. When changes are coming, communications outlining what to expect will be distributed in advance to help you and your account holders understand what the change is and when it will take place.

**Devenir 2015 Year-End HSA Market Statistics & Trends.