

Health Benefit Services

MAXIMIZING YOUR HSA FOR TODAY AND TOMORROW

The Wells Fargo Health Savings Account (HSA) will be enhanced in 2008 to help you maximize the benefit of your health care contributions.

One HSA. Many Options.

Some people spend almost every dollar contributed to their HSAs to meet current health needs. Some want to save for future expenses. Some want to invest their unused dollars.

No matter what your financial goals are, you will soon be able to do it all with one convenient, streamlined HSA. Your Wells Fargo HSA is being enhanced to offer both an FDIC-insured interest bearing deposit account plus the option to direct funds into pre-selected investments once your minimum balance has been met.

An HSA The Way You Want It

The enhanced Wells Fargo HSA will give you the control to do exactly what you want with your health care dollars — and the flexibility to change your mind as needed.

- **Use It Today:** When you have regular health care expenses, the Wells Fargo HSA will provide an easier way to manage funds going in and out of your account. Reimbursement requests and debit card payments will be paid from the deposit account first, eliminating the need for complex investment transactions in order to pay reimbursements.
- **Save For Tomorrow:** If you usually accrue more dollars than you spend, the FDIC-insured cash feature will reward you with graduating rates of interest as the balance in your deposit account grows.
- **Invest And Earn:** The Wells Fargo HSA will make it easy to invest. Your funds will automatically be directed into the investments you've selected once your minimum balance is met.*

Automatic Convenience. Absolute Control.

With the enhanced Wells Fargo HSA, you will be able to manage your account as little or as often as you like. You will be required to maintain a minimum balance of \$2,000 in the FDIC-insured deposit account. Once the minimum balance requirement is satisfied, you will have two options for additional contributions. You may decide to direct all of your contributions into the interest-earning, FDIC insured deposit account — and earn higher rates as your balance grows (see chart on reverse side). Or, you may pre-select investment options for contributions exceeding the minimum balance requirement, which will be automatically invested.

Reimbursements will automatically be paid from your deposit account first, rather than investments — even if your balance dips below \$2,000. If your cash balance drops below \$2,000, future contributions will be deposited into your deposit account until the cash balance reaches \$2,000 before additional investments can be made. Investments will only be liquidated if your cash balance reaches \$0 and funds are needed for transactions or reimbursements.

To change investment options at any time, all you need to do is go to www.wfhbs.com or call the customer service number printed on the back of your debit card.

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Competitive Interest Rates on Cash

A major component of the enhanced Wells Fargo HSA will be the addition of an FDIC-insured interest-earning deposit account, which pays you higher interest rates on higher balances.

Your interest rate will be computed based on the average daily balance of your deposit account. Interest will be credited to your HSA on the last business day of each month beginning February 29, 2008. Interest rates are subject to change and current rates will be posted on www.wfhbs.com.

HSA INTEREST RATES (effective 2/1/08) ⁺	
Avg. Daily Cash Balance	Annual Percentage Yield
\$0-\$1,000	1.00%
\$1,000.01-\$2,000	1.75%
\$2,000.01-\$5,000	2.25%
\$5,000.01-\$10,000	2.75%
>\$10,000	3.25%

⁺ The minimum deposit required to open an HSA is \$100, unless you enroll through your employer. Fees may reduce your account earnings. APY is current as of 2/1/08 with the stated balances. Rates and terms subject to change without notice and current rates will be published at www.wfhbs.com.

Affordable & Easy to Use

As an HSA holder, you will continue to pay no fees for investment allocations and changes.

In addition, the new Wells Fargo Health Account ManagerSM web portal will make managing your HSA faster and easier than ever before. A highly secure site — using leading edge technology and sophisticated encryption — the Wells Fargo Health Account Manager web portal provides all the tools you need to:

- View detailed account activity
- Set up or change Direct Deposit Accounts
- Monitor debit card activity
- Download forms
- Monitor disbursement activity

The Wells Fargo Health Account Manager web portal will be available to all HSA holders in first quarter 2008.

Maximizing Your HSA Contributions

With the enhanced HSA, it will be easier than ever to maximize every dollar you contribute, whether by earning interest on your cash balance or investing your contributions to use later in life or after you retire.

In 2007, you may contribute up to the IRS maximum of \$2,850 if you have single coverage or \$5,650 for family coverage. You can make contributions for tax year 2007 until the IRS deadline of April 15, 2008. In 2008, you may contribute up to \$2,900 if you have single coverage or \$5,800 for family coverage.

Take Your Health Savings to *The Next Stage*[®]

For more information about your Wells Fargo HSA, call Wells Fargo Health Benefit Services at (866) 890-8309 or the number printed on the back of your debit card.

INVESTMENT PRODUCTS: NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE