Chase Health Savings Account (HSA)
E-Sign Disclosure and Consent Agreement

This Chase Health Savings Account (HSA) E-Sign Disclosure and Consent Agreement ("Agreement") must be accepted before you can enroll online for a Chase HSA. We suggest you read this document carefully and print a copy for your reference. To print this Agreement select "Print" on the Tool Bar.

1. Scope of Communications to Be Provided in Electronic Form

To enroll online for a Chase Health Savings Account ("HSA"), you agree to receive documents and communications ("Electronic Communications") from us ("JPMorgan Chase Bank, N.A.") electronically, on our HSA accountholder Web site ("Web site"), in connection with the HSA. Your consent to receive electronic documents and communications includes, but is not limited to:

- Electronic versions of the Chase Health Savings Account (HSA) Application and Adoption Agreement
- The Chase HSA Custodial Account Agreement
- Fee schedules
- Disclosures
- Transaction activity
- Statements and forms
- Privacy policies and notices
- Other communications and documents related to the HSA

2. How to Withdraw Consent

You may withdraw your consent to receiving HSA-related documents and communications electronically at any time, by going to the Web site to update the delivery option for specific documents or by calling us at 1-866-324-8510. If you do, you will receive documents and communications issued after the date on which you withdraw such consent in paper form. You may have to pay a fee to receive these documents in paper form. You will also continue to be able to access documents and communications electronically, on our Web site, if you wish to do so.

3. Hardware and Software Requirements

In order to apply online for an HSA and receive and retain Electronic Communications you must have:

- Internet Access
- Processor: 1 gigahertz (GHz) or faster 32-bit (x86) or 64-bit (x64) processor
- Memory: 1 gigabyte (GB) RAM (32-bit) or 2 GB RAM (64-bit)
- Screen Resolution: 1,024x768 or higher with 256 colors
- Hard Disk: 4 GB available
- Browser: Microsoft® IE 8.0 or higher
- Acrobat® Reader: Acrobat Reader 7.0 or above
- Printer Access

4. Requesting Paper Copies

You should not expect to receive a paper copy of any Electronic Communication, unless you request it or we otherwise deem it appropriate to do so. You may obtain paper copies of the Electronic Communications at any time by accessing the appropriate section or sections of our Web site and printing.
it yourself or by calling us at 1-866-324-8510. If you change your delivery preference and ask us to send you copies of the Electronic Communications you may have to pay a fee.

5. Communications in Writing

All Electronic Communications from us to you will be considered "in writing." You should print or download for your records a copy of this disclosure and any other Electronic Communication that is important to you.

6. Federal Law

You acknowledge and agree that your consent to Electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

7. Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your Electronic Communications, or to terminate or change the terms and conditions on which we provide Electronic Communications. We will provide you with notice of any such termination or change as required by law.

8. Acceptance and Consent

By clicking on the “I Agree” button on the online enrollment screen you consent to this Agreement and, you agree to the following statements:

I have read, understand and agree to be bound by the terms and conditions described above and consent to receive Electronic Communications according to the process described above. I understand that I may incur costs, including but not limited to online time and other charges from my internet service provider, in accessing and/or viewing such document(s).

I understand and agree that: (i) my consent to view documents electronically does not automatically expire and is not limited as to duration; (ii) confirm that I have computer hardware and software that meet the requirements above; (iii) consent to receiving all Electronic Communications in connection with the HSA electronically (as described above), and (iv) agree that, except as provided in this Agreement, I may no longer receive any agreements, fee schedules, disclosures, transaction activity, statements, forms, privacy notices or other communications related to the HSA in paper form.

You will need access to a printer to print a copy of this Agreement and other Electronic Communications. You should print this Agreement and other Electronic Communications and keep them in a safe place. You can do that by simply clicking on the “Print” button on the screen (where available), in your browser or, for documents viewed in Adobe® Acrobat format, using the Adobe print feature.