<<Email Subject>>

NOTICE: Over contribution alert!

<<Body>>

Dear Valued Member,

Our records show that contributions made to your HSA for the 2011 tax year exceed the amount allowed by the Internal Revenue Service. The IRS contribution maximums for the 2011 tax year are:

Individual: $3,100\*  
Family: $6,250\*

*\*Participants 55 and older can contribute an additional $1000.*

If your HSA contribution amount exceeds the IRS maximum applicable to your situation, you will need to withdraw the excess amount in order to avoid tax penalties (6% tax on the excess amount for each year the excess amount remains in your HSA).

**Verify 2011 Contribution Amount**

Log in to the HealthEquity Member Portal to verify your HSA contribution history is accurate. To find your 2011 tax year contributions:

1. Hover your curser over the My Money tab
2. Scroll down and click on Contribution History
3. Change the Tax Year from 2012 to 2011

Your contribution history for 2011 will appear with the Total Contribution amount displayed on the last line.

**Withdraw Excess Funds**

For assistance withdrawing the over contribution amount, call the phone number on the back of your HSA debit card. HealthEquity Member Services is available 24/7/365 to help you navigate the Member Portal and discuss the options you have to correct the over contribution amount.

Please take action no later than April 30, 2012!

Sincerely,

HealthEquity Member Services