



Member FDIC. Equal Housing Lender. 

April 19, 2019

[NAME]
[ADDRESS_LINE_1]
[CITY], [STATE] [ZIPCODE5]

An Important Change to Your Health Savings Account

Dear [NAME],

We recently announced some exciting news: Community 1st Bank has merged with First Interstate Bank. On Monday, June 10, 2019, Community 1st locations will open their doors as First Interstate Bank, giving you access to 150 branch locations across six states.

Your Health Savings Account (HSA) is an important part of your financial world, and I'm excited to let you know it's about to get even better. Through our partnership with a new service provider, HealthEquity, Inc., you will be able to leverage your HSA to maximize savings, both now and in the future. HealthEquity is an IRS-approved HSA custodian and one of the leading HSA administrators in the country.

Effective May 22, 2019, Community 1st will resign as the custodian of your HSA and transition your account to HealthEquity, who will serve as the custodian for your HSA going forward. Following is information regarding the move of your HSA from Community 1st to HealthEquity.

Your New Custodial Agreement

In late May, you will receive a HealthEquity welcome kit, which will include your new custodial agreement and a new HealthEquity debit card. The custodial agreement, as well as additional information, can also be viewed at <https://healthequity.com/fib/members/>.

Important Dates

Listed below are important dates you need to know regarding the transition to HealthEquity. Please review this information carefully. You may also access this information at <https://healthequity.com/fib/members/>.

- **May 22, 2019:** Final day to write a Community 1st HSA check or use your Community 1st HSA debit card. This is also the last day you will be able to access your Community 1st HSA within Bill Pay.
- **May 23-27, 2019:** Account access and usage will not be available as account balances are transferred to your new HealthEquity HSA. Please plan accordingly.
- **May 25, 2019:** Your new HealthEquity Visa® Health Account Card* and welcome kit will be mailed.
- **May 28, 2019:** Your HSA funds will be available at HealthEquity and you will have access to the HealthEquity member portal.

Other Options Available to You

If you do not want your HSA automatically transferred to HealthEquity, you must liquidate your Community 1st HSA or complete a transfer of your account by Wednesday, May 22, 2019 using one of the following options:

- **Request a complete distribution** of your HSA funds to you by contacting your local Community 1st branch.
- **Provide a written transfer request** from a new custodian or trustee to transfer your HSA. The request must be submitted on the new custodian's HSA transfer form. Please send the transfer request to:

Community 1st Bank
c/o HSA Transition
Attn: Carri Adamovich
707 N. Post Street
Post Falls, ID 83854

By not choosing either of the above options, you accept HealthEquity as the new custodian of your HSA, and your Community 1st HSA will automatically transfer to HealthEquity on Monday, May 27, 2019. If you accept HealthEquity as your new custodian, you do not need to do anything with respect to your cash deposits held at Community 1st; these will automatically transfer to HealthEquity.

Statements and Tax Reporting

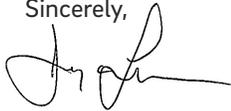
You will receive a final HSA statement from Community 1st at the end of May. This statement will reflect any transactions that occurred before the switch to HealthEquity. HealthEquity will provide tax reporting for the 2019 tax year.

Savings for Now and In the Future

In addition to their HSA expertise, HealthEquity also provides HSA investment options, offering a comprehensive line of mutual funds in which to invest your HSA funds. Without a doubt, transitioning your HSA to HealthEquity gives you the opportunity to take full advantage of tax savings and build a reserve for the future.

Please be assured that Community 1st and HealthEquity are working closely to make your HSA transition a smooth and positive one. I am confident HealthEquity will provide you with the same high level of service and support you have come to know and expect. If you have questions about this transition as it relates to your current HSA with Community 1st, please contact Carri Adamovich at 208-457-9610 or Ann Siebert at 208-667-6060. For questions about this transition as it relates to your new HSA, please contact HealthEquity at 844-280-4330; customer service agents are available 24/7.

Sincerely,



Jerry Lyon
President/COO
Community 1st Bank

*This card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

Nothing in this communication is intended as legal, tax, financial, medical, or investment advice. Always consult a professional when making life changing decisions.

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