

JPMorgan Chase Bank, N.A.

Health Savings Account ("HSA") Privacy Policy

Respecting and protecting customer privacy has been vital to JPMorgan Chase Bank, N.A.'s ("Chase") business since its inception. Chase is proud of its commitment to keep our customer information private and secure. You may receive a separate privacy notice from your health plan or insurer describing the privacy practices related to your high deductible health plan.

The Privacy Policy explains the following:

- Protecting the confidentiality of our customer information
- Who is covered by the Privacy Policy
- The types of information we have about you and where it comes from
- The types of information Chase shares, why and with whom

Protecting the Confidentiality of Customer Information

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration and destruction. Our control policies, for example, authorize access to personal information only by individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information and they may not use it for any other purposes.

Who is Covered by the Privacy Policy

This Privacy Policy applies to our Health Savings Account Service and those customers who are the customers or former customers of HSA. We provide our Privacy Policy to customers when they open a new account and annually after that. If we change our privacy policies to permit us to share additional categories of information or to permit disclosures to additional types of parties, you will be notified in advance.



Information We Have About You

Chase receives information about you from various sources, including information from:

- your requests for Chase HSA and/or Prepaid Debit Card products or services, such as your financial information on a new account application
- your transactions with us, such as contributions, your account balances and transaction history
- consumer reporting agencies (credit bureaus), such as your credit history
- employers, program or service providers, affiliates or any entity that you have authorized to provide information to us
- your high deductible health plan

Information Chase Shares

Sharing Information for Legal and Routine Business Reasons and for Joint Marketing.

We may disclose information we have about you as permitted by law. For example, we may share information with regulatory authorities and law enforcement officials; provide information to protect against fraud; report account activity to credit bureaus; share information with your consent and give account information to statement printers and other service providers who work for us. Additionally, limited account information may be shared with your employer to establish and administer the account and facilitate contributions. We may also share information we have about you, as described above, with firms Chase hires to market our products and services or with financial institutions not within the Chase family of companies with whom we have joint marketing agreements to provide you with offers of their financial products and services. For example, we may share information about you with an insurance firm in order that you may receive offers concerning various insurance products.

Sharing Information among the Chase Family of Companies.

Our family of companies offers a wide array of financial products and services such as loans, deposits, investments and insurance. We may share certain information about you, as permitted by law, among our family of companies.

Other than as stated above, Chase does not share personally identifiable information it has about you with anyone.