

May 27, 2010

Dear AnchorBank HSA Customer:

We are writing to you because you have a Health Savings Account (HSA) at AnchorBank.

RCU (Royal Credit Union) will be acquiring eleven AnchorBank offices in Northwest Wisconsin on June 26, 2010. As a result of this acquisition, AnchorBank is resigning as Trustee and RCU will become the new Custodian of your HSA plan.

Your new Health Savings Account Amendment through RCU is enclosed. Please review the amendment and keep it with documents you received when you opened your HSA account.

Your beneficiary information will remain the same. If you wish to change or update your beneficiary information you can do so beginning June 28, 2010 by visiting any RCU office.

There is nothing you need to do; your Health Savings Account at AnchorBank will automatically transfer to RCU.

- There is no minimum balance requirement and the new account set-up charge will be waived.
- Your HSA account number will remain the same.
- You will automatically receive 50 free personalized checks and a Check Card for your RCU Health Savings Account; the Check Card will include *Health Savings Account* with your name.
- In addition to writing a check or using your Check Card, you can access your HSA funds easily through RCU eBranch, ePay, or CompuTeller.

In the event you do not want your HSA to transfer from AnchorBank to RCU, you will need to advise AnchorBank before June 25, 2010 by contacting Mary Breunig at 608-252-8737.

Please feel free to call us with any questions about your HSA:

- **Until June 25:** Call your local AnchorBank office
- **Beginning June 28:** Call RCU Member Service at 715-833-8111 or 1-800-341-9911

Thank you for the opportunity to serve you.

Sincerely,


Janet Eberhardt
Manager, RCU Product Settlement & Services


Mary L. Breunig
1st Vice President, AnchorBank Customer Service

Enclosure: Health Savings Account Amendment
Your RCU HSA (Health Savings Account)

ACQUISITION IS PENDING
FINAL REGULATORY APPROVAL

Your savings federally insured to \$250,000
NCUA National Credit Union
Administration, a U.S.
Government Agency

**MEMBER
FDIC**