U.S. Bank Health Savings Solution℠
HSA Investment Summary

Consumer directed health care is changing the way consumers use their health care dollars and the way they pay for medical expenses. A High Deductible Health Plan (HDHP) paired with a Health Savings Account (HSA) provides the necessary financial incentive to become a smarter health care consumer.

U.S. Bank recognizes the need for individuals to manage future medical expenses and/or save for retirement. We provide the flexibility and choice to invest a portion of your HSA balance in a diverse array of mutual funds from respected fund families. You are in control of your HSA dollars and only you can determine how best to spend or save according to your lifestyle.

Your HSA transaction account balance is automatically invested in an FDIC insured, interest bearing deposit account with U.S. Bank. When your account balance exceeds the program's pre-determined investment threshold, you can elect to have excess funds directed into the HSA investment allocation of your choosing*.

U.S. Bank Health Savings Solution Standard Fund Options

Target Maturity Lifecycle Funds	**Ticker**	**Asset Allocation Lifecycle Funds**	**Ticker**
Fidelity Advisor Freedom – 2010 T	FCFTX	First American Strategy Income Allocation A	FSFIX
Fidelity Advisor Freedom – 2020T	FDTFX	First American Strategy Growth & Income Allocation A	FSGNX
Fidelity Advisor Freedom – 2030 T	FTFEX	First American Strategy Growth Allocation A	FAGSX
Fidelity Advisor Freedom – 2040 T	FTFFX	First American Strategy Aggressive Growth Allocation A	FAAGX
Index Funds		**Value Funds**	
First American Equity Index A	FAEIX	First American Large Cap Value A	FASKX
First American Mid Cap Index A	FDXAX	First American Mid Cap Value A	FASEX
First American Small Cap Index A	FMDAX	First American Small Cap Value A	FSCAX
Growth Funds		**Money Market, Bond, International**	
First American Large Cap Growth Opportunities A	FRGWX	First American Prime Obligations A	FIVXX
First American Mid Cap Growth Opportunities A	FRSLX	First American Core Bond A	FAFIX
First American Small Cap Growth Opportunities A	FRMPX	First American International A	FAIAX

The table above lists the investment options available as part of the standard U.S. Bank Health Savings Solution HSA. Your actual investment options may vary depending on your specific HSA plan.

* Note: Investment products, including shares of mutual funds, are not deposits or obligations of, or guaranteed by U.S. Bank or any of its affiliates, nor are they insured by the FDIC, or any other government agency. An investment in such products involves investment risk, including possible loss of principal.

U.S. Bank Health Savings Solution Standard Fund Options

First American Prime Obligations Fund (A)

The Fund seeks maximum current income to the extent consistent with preservation of capital and maintenance of liquidity. The Fund invests in high quality short-term debt obligations, including securities issued by the U.S. government or one of its agencies or instrumentalities. The Fund may be appropriate for investors who seek a competitive return on the liquid portion of an investment portfolio. However, over time, the return from money market investments has only slightly exceeded the rate of inflation.

First American Core Bond Fund (A)

The Fund seeks high current income consistent with limited risk to capital. The Fund normally invests in investment grade debt securities, such as U.S. government securities, including zero coupon securities; mortgage and asset backed securities; and corporate debt obligations. The Fund may be appropriate for investors whose goals include greater stability of principal or higher current income than can be expected from investing in common stocks.

First American Equity Index Fund (A)

The Fund seeks investment results that correspond to the performance of the S&P 500 Index. The Fund normally invests primarily in common stocks included in the S&P 500. The Fund may be appropriate for investors with a long-term investment horizon. Stocks require a long investment period because their higher historical returns relative to other types of investments have been accompanied by greater price fluctuations.

First American Large Cap Value Fund (A)

The Fund seeks capital appreciation; current income is secondary. The Fund normally invests primarily in common stocks of large capitalization companies believed to be undervalued. The Fund may be appropriate for investors with a long-term investment horizon. Stocks require a long investment period because their higher historical returns relative to other types of investments have been accompanied by greater price fluctuations.

First American Large Cap Growth Opportunities Fund (A)

The Fund seeks long-term growth of capital. The Fund normally invests primarily in common stocks of large capitalization companies believed to have above average growth in revenue and earnings and strong management. The Fund may be appropriate for investors with a long-term investment horizon. Stocks require a long investment period because their higher historical returns relative to other types of investments have been accompanied by greater price fluctuations.

First American Mid Cap Index Fund (A)

The Fund seeks investment results that correspond to the performance of the Standard & Poor's Mid-Cap 400 Composite Index (S&P 400 Index). The Fund normally invests primarily in common stocks included in the S&P 400 Index. The Fund may be appropriate for investors with a long-term investment horizon. Stocks require a long investment period because their higher historical returns relative to other types of investments have been accompanied by greater price fluctuations.

First American Mid Cap Value Fund (A)

The Fund seeks capital appreciation. The Fund normally invests primarily in common stocks of mid-capitalization companies believed to be undervalued. The Fund may be appropriate for investors with a long-term investment horizon. Stocks require a long investment period because their higher historical returns relative to other types of investments have been accompanied by greater price fluctuations.

First American Mid Cap Growth Opportunities Fund (A)

The Fund seeks capital appreciation. The Fund normally invests primarily in common stocks of mid-capitalization companies believed to have the potential for above average growth in revenue and earnings. The Fund may be appropriate for investors with a long-term investment horizon. Stocks require a long investment period because their higher historical returns relative to other types of investments have been accompanied by greater price fluctuations.

First American Small Cap Index Fund (A)

The Fund seeks investment results that correspond to the performance of the Russell 2000 Index. The Fund normally invests almost all of its assets in common stocks included in the Russell 2000 Index. The Fund may be appropriate for investors with a long-term investment horizon who are willing to accept the risks of investing in stocks and the additional risks associated with investing in small companies.

First American Small Cap Value Fund (A)

The Fund seeks capital appreciation. The Fund normally invests primarily in common stocks of small-capitalization companies whose stock is believed to be undervalued. The Fund may be appropriate for investors with a long-term investment horizon who are willing to accept the risks of investing in stocks and the additional risks associated with investing in small companies.

First American Small Cap Growth Opportunities Fund (A)

The Fund seeks growth of capital. The Fund normally invests primarily in common stocks of small-capitalization companies, believed to exhibit the potential for above average growth in revenue and earnings. The Fund may be appropriate for investors with a long-term investment horizon who are willing to accept the risks of investing in stocks and the additional risks associated with investing in small companies.

First American International Fund (A)

The Fund seeks long-term growth of capital. The Fund normally invests primarily in equity securities that trade in markets other than the United States. The Fund may be appropriate for investors with a long-term investment horizon who are willing to accept the risks of investing in stocks and the additional risks associated with foreign investments.

First American Strategy Income Allocation (A)

The Fund seeks a high level of current income consistent with limited risk to capital. The Fund has a high allocation to underlying funds that invest primarily in fixed income investments, but also has a limited exposure to underlying funds that invest primarily in equities, which is designed to help offset inflation and provide a source for potential increases in income over time. The Fund may be appropriate for investors whose goals include both capital growth and income.

First American Strategy Growth & Income Allocation (A)

The Fund seeks both capital growth and current income. The Fund takes a more evenly balanced approach to underlying funds that primarily invest in equity securities and underlying funds that invest in fixed income investments. The Fund may be appropriate for investors whose goals include both capital growth and income.

First American Strategy Growth Allocation (A)

The Fund seeks a high level of capital growth with a moderate level of current income. The Fund has high allocations to various underlying funds that invest primarily in equity securities, including small company and international company equity securities, with relatively little emphasis on underlying funds that invest primarily in fixed income securities. The Fund may be appropriate for investors with a long-term investment horizon. Stocks require a long investment period because their higher historical returns relative to other types of investments have been accompanied by greater price fluctuations.

First American Strategy Aggressive Growth Allocation (A)

The Fund seeks a high level of capital growth. The Fund has high allocations to various underlying funds that invest primarily in equity securities, including small company and international company equity securities, with relatively little emphasis on underlying funds that invest primarily in fixed income securities. The Fund may be appropriate for investors with a long-term investment horizon. Stocks require a long investment period because their higher historical returns relative to other types of investments have been accompanied by greater price fluctuations.

Fidelity Advisor Freedom 2010 Fund (T)

The Fund seeks high total return with a secondary objective of principal preservation as the Fund approaches its target date and beyond. The Fund uses a moderate asset allocation strategy designed for investors expecting to retire around the year 2010. The Fund may be appropriate for investors whose goals include both capital growth and income.

Fidelity Advisor Freedom 2020 Fund (T)

The Fund seeks high total return with a secondary objective of principal preservation as the Fund approaches its target date and beyond. The Fund uses a moderate asset allocation strategy designed for investors expecting to retire around the year 2020. The Fund may be appropriate for investors whose goals include both capital growth and income.

Fidelity Advisor Freedom 2030 Fund (T)

The Fund seeks high total return with a secondary objective of principal preservation as the Fund approaches its target date and beyond. The Fund uses a moderate asset allocation strategy designed for investors expecting to retire around the year 2030. The Fund may be appropriate for investors whose goals include both capital growth and income.

Fidelity Advisor Freedom 2040 Fund (T)

The Fund seeks high total return with a secondary objective of principal preservation as the Fund approaches its target date and beyond. The Fund uses a moderate asset allocation strategy designed for investors expecting to retire around the year 2040. The Fund may be appropriate for investors whose goals include both capital growth and income.