



November 16, 2018

Thank you for enrolling in a Health Savings Account (HSA) with Avidia Bank. We recently sent you a letter asking for more information so we can open your HSA. We haven't heard from you yet. Please read below to know what action you need to take to open your HSA.

Customer Identification Process

Anyone who enrolls in a HSA must first go through a Customer Identification Program (CIP). The CIP is part of the USA PATRIOT Act. Under Section 326 of the USA PATRIOT Act, we need to verify information about you before we can open an HSA. We must verify your name, home address, date of birth, and Social Security number.

Additional Information Needed

We need more information from you. Below you'll find what we need to open your HSA. We list the documents you can use for the needed information. Please respond within 14 days of this letter. If you don't respond, we won't be able to open your HSA. Until your HSA is open you won't be able to use it to pay for eligible medical expenses.

Please provide a copy of one of the following:

- Social Security/ITIN Card, or
- Social Security Benefits Award Letter if it reflects full SSN, or
- recent W-2 form if it reflects full SSN (within last 2 tax years), or
- recent Paystub if it reflects full SSN (issued within 60 days)

And also provide a copy of one of the recent (generated within the last 60 days) documents below:

- Utility Bill (home/mobile phone, internet, cable, water/sewer, electric, gas or oil), or
- Paystub/Voucher, or
- Bank Account/Credit Card Statement, or
- Insurance (Car/Health/Renters/Home)/Investment/Mortgage Statement, or
- current annual Lease/Rental agreement (within last 12 months)

Important Note: A P.O. Box can only be referenced as a shipping address. There must always be a Residential address referenced in the HSA demographics. Verification documents are required for the Residential address.

And also provide a current (unexpired) copy of one of the following:

- State Issued Driver's License, or
- State Issued ID Card, or
- Passport (US or Foreign), or
- Permanent Resident Card ("Green Card"), or
- Employment Authorization Card

Please send the requested documentation within 14 days from the date of this letter, to the address listed below. Failure to submit the required documents within designated time period, may result in your HSA account application being denied.

Please print a copy of this notification and send with the requested documentation to Avidia Bank, PO Box 161390, Altamonte Springs, FL 32716 or by fax to (844) 560-6760.

To communicate faster and more efficiently with you about future items, please go to your online account and enter your preferred email address.

If you have any questions, please contact Avidia Bank HSA Customer Service at 855-472-9399 option 4 to speak with a banking professional, Monday – Friday, 8:00 AM – 8:00 PM, EST.

Thank you,

Avidia Bank
PO Box 161390
Altamonte Springs, FL 32716