

Notice to Employees Regarding Contributions to Health Savings Accounts (“HSAs”)

This Notice explains the steps you need to take in order to receive employer contributions to your Health Savings Account (“HSA”) administered by Payflex if you are covered under the “high deductible” option of the Farm Credit Foundations Medical Plan (the “Medical Plan”). In other words, this Notice applies to you if you are covered under the Consumer Choice PPO Option under the Medical Plan and you want to be able to receive the contributions that your employer is planning to make to your HSA with Payflex along with any contributions that you have chosen to make to your HSA from your own compensation through a pre-tax salary reduction.

Your employer provides contributions to the HSA of each full-time, “eligible employee” (as defined in the Medical Plan) who is covered under the Consumer Choice PPO Option. These contributions include amounts that are contributed by your employer along with amounts that you may have elected to contribute to your HSA account from your own compensation using pre-tax dollars through the Farm Credit Foundations Flexible Benefits Plan.

If you have not already done so, please activate your HSA account by visiting www.HealthHub.com. Additional instructions regarding the activation process are posted on this website.

Provided you remain an “eligible employee,” you have until December 11, 2011 to active your HSA account through PayFlex. If you do not activate your HSA account by this date, then your HSA account will not be established and you will not be entitled to any employer contributions to your HSA for the 2011 plan year. In addition, any contributions made on a pre-tax basis from your own compensation during the 2011 plan year will be returned to you as taxable income for 2011.

Until you activate your HSA account for the 2011 year (or, if earlier, until the date you terminate employment), both your contributions and your employer contributions will be held by PayFlex in a “suspense account.” Once you active your account, all contributions held in the “suspense account” will be deposited in your HSA account the following business day.

If you have any questions about this notice, please contact us at Benefits@FarmCreditFoundations.com or by calling 800-892-7924. If you have questions about how to activate your HSA, please contact PayFlex at 1-800-284-4885.