

Notice Regarding the Transition of Your Health Savings Account August 14, 2026

Dear Accountholder,

We are writing to inform you of an important update regarding the administration of your Health Savings Account (MyHSA).

EPIC RPS has made the decision to transition the administration of MyHSA to the Sentinel Group as of October 1st, 2026. On that day, Sentinel will assume responsibility for the administration and day-to-day servicing of your MyHSA account. Sentinel will also be responsible for the overall accountholder experience, including online account access, service, and ongoing support.

For you, this means that the Sentinel Group will become your primary point of contact for your MyHSA account. You will log in through Sentinel's web portal and contact the Sentinel Group for questions and service needs after October 1st, 2026.

As part of this transition, NBT Bank has appointed WEX, Inc. to be the new custodian of your MyHSA, in accordance with the terms of your current Custodial Agreement. A formal notice from NBT Bank regarding the appointment is attached to this letter for your reference.

Importantly, the services available through MyHSA and the fees applicable to your account are expected to remain materially the same following the transition. Investments offered through MyHSA will also remain in place as well as the firm that provides oversight and ongoing monitoring over the investment lineup available to you.

What you need to know:

- You do not need to take any action at this time, other than reviewing future communications and completing the digital acceptance process when prompted.
- Unless you make an alternate election, your account will transition from NBT Bank to WEX and be established on Sentinel's online system. (www.sentinelgroup.com).
- A new debit card will be mailed to you before the October 1st, 2026, transition date. To utilize your new debit card or request a distribution from your HSA after it transitions to Sentinel, you will be asked to verify your identity and digitally review and agree to WEX Accountholder Agreement.
- If you do not want your HSA to transition to WEX, as successor custodian, you may, within 30 days from the date of this letter, request a complete distribution of your HSA balance or designate a different successor custodian or trustee in accordance with the procedures provided in the MyHSA website at www.myhsa.com
- We expect this transition to be seamless and designed to preserve continuity for all accountholders.

If you have any questions regarding this transition, please contact our service team at 1-800-576-9472 Option 4 or by email at myhsa@epicrps.com.

MyHSA Service Team
EPIC Retirement Plan Services

Exhibit A

Notice of Resignation and Assignment of Custodial Responsibility

Under the terms of your current Health Savings Account custodial agreement, NBT Bank may resign and appoint a successor custodian or trustee, subject to the notice and transition provisions set forth in that agreement. NBT Bank is hereby providing you notice that is resigning as custodian of your Health Savings Account and appointing WEX, Inc. as successor custodian, effective October 1, 2026.

In accordance with your current Health Savings Account custodial agreement, if you do not want WEX, Inc. to become the successor custodian of your Health Savings Account, within 30 days from the date of this notice you must request a complete distribution of your HSA balance or designate a different successor custodian or trustee in accordance with the procedures provided in the MyHSA website at www.myhsa.com.

If you do not request a complete distribution of your Health Savings Account balance or designate a different successor custodian or trustee for your Health Savings Account within this 30 day period, WEX, Inc. will become the custodian of your Health Savings Account on October 1, 2026 in accordance with the WEX's Health Savings Accountholder Agreement available at www.myhsa.com, and Sentinel Benefits Group LLC will assume responsibility for the administration and servicing of your Health Savings Account.