

JUNE 4, 2008



Health Savings Account: ending in

Dear :

Good news! The HSA for Life; Health Savings Account moves with you through all of life's changes-whether it's a new job, a change in health plans or even retirement. Our records indicate that effective 05/31/2008 you are no longer employed by FARM CREDIT FOUNDATION. Unlike other employee benefits, you don't forfeit the funds in your HSA because they belong to you - it's your account. As long as you maintain your account, the funds in your HSA roll over year after year, so you continue to accumulate tax-free earnings (where applicable). And you can continue to use the funds in your HSA to pay for qualified medical expenses with no tax penalty.

Contributions to your HSA will also be exempt from federal and most state taxes, as long as you continue to be an eligible individual (as defined in IRS Code 223 and in your Bank of America Health Savings Account Custodial Agreement and Disclosure Statement, which includes maintaining coverage under a qualifying high deductible health plan). Additionally, please keep in mind the following:

- Your HSA account number will not change.
- Unless we send you a new debit card in the mail, please continue to use your current debit card for qualified medical purchases.
- Any HSA Investments you may have will continue (in accordance with the HSA Investments Terms and Conditions).
- Certain fees for maintaining your Bank of America HSA (and to the extent applicable, any HSA Investments) may have been paid in whole or in part by your previous employer or another third party.
- Once you have terminated employment with your employer, you become solely responsible for paying all fees associated with your Bank of America HSA. All fees are normally deducted directly from your HSA, except where we agree to allow you to pay a fee to Bank of America directly from separate funds.

Beginning 06/01/2008 we will begin charging your account in accordance with the applicable fee schedule. The HSA Fee Schedule is available by logging into your account and navigating to the "forms" tab or upon request by contacting Customer Service.

We appreciate you continuing to allow us to help you save money and use tax-
advantaged dollars to pay for qualified medical expenses. If you have any questions
regarding your account or this notice, please call one of our Customer Service
representatives at 1.866.791.0250 or 1.866.867.0701 (TTY users). You can also visit
<http://www.bankofamerica.com/hsallogin> to access your account.



Sincerely,

Customer Service

Bank of America, N.A.