

ARCUS Financial Bank Introduction

ARCUS Financial Bank is a full-service, healthcare-focused financial services organization, created to meet the growing needs of consumers, employers, practitioners, and brokers. As a bank created and owned by WellPoint, the nation's largest health insurer by membership, ARCUS Financial Bank has the unique combination of deep healthcare and financial services expertise and the stability that only comes with being backed by a Fortune 50 company.

History of ARCUS Financial Bank

ARCUS Financial Bank was created by WellPoint to address the growing need for innovative financing and payment products. As healthcare costs and associated health plan premiums soar, and the pressure to bring them under control rises, the consumer directed healthcare movement is gaining in popularity and prominence.

The consumer directed healthcare movement creates a multitude of new needs for consumers, employers, practitioners, and brokers. ARCUS Financial Bank will meet these needs with

- ▶ A market leading HSA product
- ▶ Innovative financing products for
 - Consumers
 - Practitioners
 - Employers
 - Brokers
- ▶ Innovative healthcare payment products

ARCUS Financial Bank – innovation and stability

At ARCUS Financial Bank, we know that in addition to innovative products, our customers need stability. Consumers should feel comfortable placing their money and trust with ARCUS Financial Bank, an FDIC-insured institution with the support of WellPoint, a Fortune 50 corporation.

- ▶ FDIC-insured deposit accounts
- ▶ Owned by WellPoint, a Fortune 50 company
- ▶ ARCUS does not originate, hold, or purchase subprime mortgage loans as a main line of business.