



NEWS RELEASE

Contacts:

Brad Lotterman, APR
Exante Financial Services
Phone: 714-445-0453

Rhonda Mills
Change Sciences Group
Phone: 888-864-1160 x 731

(For Immediate Release)

EXANTE HSA WEB RECEIVES TOP RANKING FOR CONSUMER EXPERIENCE IN INDEPENDENT EVALUATION

MINNETONKA, Minn. (January 9, 2008) – Exante Bank’s Web site for health savings account (HSA) information and enrollment (www.exantebankhsa.com) earned the top score for consumer online experience during a recent, independent evaluation of peer sites for HSAs.

Change Sciences Group of New York City, using its proprietary customer experience modeling methodology, evaluated the online experience at 14 Web sites for consumers trying to learn about and apply for HSAs. The 14 sites are operated by national and regional banks, insurance companies as well as HSA-only banks.

Exante’s Web site earned the best overall score. Change Sciences noted that the top strengths of Exante’s site are its clear information about HSA basics and its easy-to-use online HSA application.

“Our numbers show that the Exante team has gone farther than others in making it easy for people to get started with HSAs,” said Steve Ellis, a partner at Change Sciences Group, which did the study. “While HSAs are relatively new and most agree that the space is still very much evolving, Exante is well poised to take market share by paying close attention to how its customers experience its Web site.”

Exante’s site provides content directly to active bank account holders as well as to participants of partner health plans, including United Health Group’s DefinitySM Health and Golden Rule HSA-based plans serving more than 1 million consumers.

Change Sciences’ analysts looked at four key aspects of the potential account holder’s experience at the 14 Web sites: first impressions, explanation of how HSAs work, support for determining if an HSA is a good choice and the online HSA application process.

“Exante’s sole focus on health-related financial services enables us to play a valuable role in helping individuals save and pay for health care,” said Jim Priebe, vice president of product and marketing, Exante Financial Services. “We are pleased that these efforts, as experienced through our Web site, led to us being ranked at the top by an independent third party.”

About Exante Financial Services

Exante Financial Services (Note: In March 2008, Exante Financial Services will operate under a new brand name, OptumHealth Financial Services) is focused on enhancing and serving the health financial needs of consumers, insurers, benefits administrators and health care professionals. Through its subsidiary, Exante Bank, Member FDIC, Exante currently manages more than 1.3 million health care accounts, including HSAs, HRAs and FSAs. It also produces innovative card technology and a host of payment solutions for the health care industry. Exante provides consumer health financial services capabilities to 22 independent health administrators. Exante Bank, a Utah-state chartered industrial loan bank located in Salt Lake City, was founded in January 2002 by UnitedHealth Group (NYSE: UNH).

About Change Sciences Group

Change Sciences was founded in January 2000 to help companies optimize online business by basing decisions on how people use technology while they live, work, and play. Its clients include the majority of the top 20 financial services firms. To learn more, visit changesciences.com/reports.