

Don’t leave money on the table

A Health Savings Account (HSA) is a unique savings account you can open with an HSA-eligible health plan. Money that would otherwise be lost to high premiums could instead be invested in an HSA to be used on qualified medical expenses or saved for the future. Pairing your healthcare plan with an HSA lets you take control of how your funds are used while also enjoying several money-saving benefits.

Millions of people have had access to HSAs for decades. Now it’s your turn to discover the advantages:

Get tax benefits

When you file your taxes, you can deduct your HSA contributions and reduce your taxable income. Enjoy tax-free growth* and spend tax-free dollars on a wide variety of qualified healthcare expenses.

Use on almost anything

You can use your HSA dollars for doctor visits, prescriptions, emotional health services and hundreds of other IRS-qualified healthcare expenses, like nasal spray and SPF skincare. Make more informed healthcare decisions with the flexibility to shop around. Find what qualifies at **hsabank.com/QME.**

It’s your money for life

Your HSA is yours to keep, even when you switch jobs, insurance plans or retire. Pay today’s health costs efficiently or invest** HSA dollars for tomorrow’s care. And, after age 65, your HSA funds can be used for any purpose without penalty (only income tax is assessed).

New HSA-eligible plans

Recent legislation has expanded HSA eligibility to Bronze and Catastrophic plans. If you’re self-employed, a gig worker or a small business owner purchasing insurance through a healthcare marketplace, you can now take advantage of HSA benefits, too!

Why choose an HSA with us?

1. **No initial contribution is needed to open an account and no monthly fees**
2. **Investing made simple with multiple options for every level of investor****
3. **Helpful tools and ideas for real healthcare savings**
4. **Support 24/7 with live customer service**
5. **An easy online portal and mobile app**
6. **Confidence knowing your HSA cash balance is FDIC protected**

Ready to open your account?

Visit **hsabank.com** to start your enrollment.

*HSA contributions and earnings aren't subject to federal taxes and aren't subject to state taxes in most states. Contact a tax professional for information about your state.

**SECURITIES AND INVESTMENTS

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value

Past performance is not indicative of future results.

Annual asset-based fees may apply and are deducted from the investment balance on a quarterly basis. Accountholders can view exact fees in their online account.

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