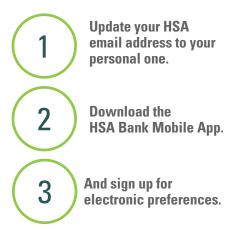
Your HSA isn't going anywhere

Your health benefits may change, but your Health Savings Account (HSA) stays yours. And while there's nothing you need to do, to make sure you have easy access to your account, we recommend the following:

What to do next (if you haven't already!)



You can update your account by logging into the Member Website at hsabank.com.

Continue these perks

- Pay for IRS-qualified medical expenses, tax-free.
- Save your current funds for retirement or invest them to grow an even bigger nest egg!
- And let your savings collect interest so you can pick up where you left off and contribute again when you're covered by an HSA-eligible health plan in the future.

Want another reason to keep your HSA?

If you cash it out now and use the funds for expenses that aren't IRS-qualified, they're subject to income taxes and IRS penalties.* And if your HSA funds are invested, you'll need to liquidate your assets before closing your account.

Don't have an HSA?

Visit hsabank.com to learn more.

* Penalties do not apply at age 65.

SECURITIES AND INVESTMENTS

Not Insured by FDIC or Any Other
Government AgencyNot Bank
GuaranteedNot Bank Deposits or
ObligationsMay Lose
Value



Visit **hsabank.com** or call the number on the back of your debit card for more information.

