

# EECU Makes It Easy For You To Make The Most Of Your HSA

Enclosed is everything you need to learn how to use your HSA.

## Getting Started

Maximize savings for your healthcare and your future with an EECU HSA, getting started is easy.

### Step 1: Log In for Online Account Access

A "Register for EECU Online Banking" email will be sent to the email address associated with your account, or call us and ask for one to be sent to you. Open the email and click the "Register" button to easily complete registration. Then, you can check your balance, pay bills, transfer funds, retrieve online account statements, and more.

### Step 2: Activate Your Debit Card

Activate your new HSA Mastercard® Debit Card immediately by following the instructions on the sticker affixed to the front of the card.

### Step 3: Read This Guide

Learn how to make contributions, payments, and manage your account.

Now you're ready to maximize your savings!

Have a question? We're here for you! Connect with us your way.



**Online/Mobile:** Log in for 24/7 account access to check your balance, pay bills and more.



**Call/Text:** (817) 882-0800. Our dedicated member service representatives are available to assist you with any questions. Our hours of operation are Monday through Friday from 8:00 a.m. to 7:00 p.m. CT, Saturday 9:00 a.m. – 1:00 p.m. CT and closed on Sunday.



**Lost/Stolen Debit Card:** Call our 24/7 debit card hotline at (800) 333-9934.



**Stop by:** a local EECU financial center for in-person assistance; find EECU locations & service hours at [www.eecu.org/locations](http://www.eecu.org/locations).

# Here's How We Make Saving For Healthcare Expenses Easy, Convenient and Valuable

## Making It Easy

### Easy to Contribute

You can make pre-tax, current year contributions through your employer payroll deduction or make post-tax, current year contributions directly online, through a mailed deposit, or at an EECU financial center.

### Easy to Make Payments

EECU offers three easy ways. You can pay qualified medical expenses<sup>1</sup> with your EECU HSA Debit Mastercard® through EECU's free online banking and bill pay or by writing an HSA check (optional, fees apply<sup>2</sup>). You can also pay out-of-pocket for eligible medical expenses and then reimburse yourself from your HSA.

### Easy to Manage Your Account

You can easily access your EECU HSA anytime, anywhere online, or from your smartphone or tablet at eecu.org and manage your account on the go. Have a question or need help with a transaction, we're here to help on the phone, online, chat, or in person at a financial center.

### HSA Overview

- Requires a qualifying high deductible health plan (HDHP)
- Used to pay for qualified medical expenses
- Funded by you, your employer or others
- Account funds belong to you

### Qualified Medical Expenses

Use your HSA to pay for qualified medical expenses, as defined by the Internal Revenue Service, for yourself, your spouse or tax dependents<sup>1</sup>. Here are some examples:

- Acupuncture
- Ambulance Service
- Chiropractor
- Dental Care
- Doctor's Fees
- Hearing Aids
- Laboratory Fees
- Prescription Drugs
- Surgery
- Vaccines
- Vision Care
- Wheel Chairs
- X-Rays

A list of Eligible Medical Expenses can be found in IRS Publication 502 - Medical and Dental Expenses.<sup>1</sup>

**Save your receipts –** for all qualified medical expenses. EECU does not verify eligibility. You are responsible for making sure payments are for qualified medical expenses.

## Making It Convenient

### Here's How To Contribute

**Payroll Deductions** – your HSA contributions can be deducted from your paycheck on a pre-tax basis. For more information, please contact your employer.

**Online Contribution** – use our online banking Transfer tool to contribute to your account. Simply log in at [eecu.org](http://eecu.org), then hover over “Move Money” in the top menu, then select the type of transfer from an EECU or external checking or savings account to your HSA. (All contributions are classified as current year contributions unless directed otherwise.)

**Check** – use EECU’s mobile deposit feature to deposit a check from your mobile device. You can also stop by an EECU financial center or one of our 5,000 shared financial centers to make a check deposit.

**Transfer / Rollover** – to make a transfer complete our Direct Transfer form and send it to your other HSA provider; and, for a rollover, withdraw your HSA funds from your other HSA and deposit them into your EECU HSA. See FAQs for details on Transfers & Rollovers.

### Here's How To Make Payments

**HSA Debit Card** – use your EECU HSA Mastercard® debit card to pay healthcare providers at point-of-sale after you receive a bill.

**Online Bill Pay** – use EECU’s free online banking and bill pay to make payments to medical providers directly from your HSA.

**Online Transfers** – use EECU’s online banking or mobile app to reimburse yourself for out-of-pocket expenses by making a transfer from your HSA to your personal checking or savings account.

**Check** – optional HSA checks can be ordered upon request for a fee<sup>2</sup>. You can use these checks to pay healthcare providers and suppliers.

### Here's How To Manage Your Account

**Online** - check your balance, pay healthcare providers, and arrange deposits.

**Mobile** - EECU’s mobile app allows you to manage your account on the go; download “EECU Mobile Banking” in Apple’s App Store and Google Play.

**Contact Member Service** – call (817) 882-0800. Our dedicated member service representatives are available to assist you with any questions. Our hours of operation are Monday through Friday from 8:00 a.m. to 7:00 p.m. CT, Saturday 9:00 a.m. – 1:00 p.m. CT and closed on Sunday. **If your debit card is lost or stolen**, call our 24-hour debit card hotline at (800) 333-9934.

**Account Statements** – monthly account statements show all your account activity for that period. You can receive free online statements or printed statements. You will also receive an IRS 1099 form and a 5498-SA form if you had any contributions or distributions (withdrawals) during the year.

## Thank you for choosing EECU for your Health Savings Account.

For more information about HSAs, visit [www.eecu.org/HSA](http://www.eecu.org/HSA), call one of our Member Service Representatives at (817) 882-0800 or stop by a local EECU financial center.

Your Benefits Administrator will also be able to provide you information about your HSA.

<sup>1</sup> A list of Eligible Medical Expenses be found in IRS Publication 502, <http://www.irs.gov/pub/irs-pdf/p502.pdf>. As described in IRS publication 969, <http://www.irs.gov/pub/irs-pdf/p969.pdf>, over-the-counter medications (when prescribed by a doctor) are considered Eligible Medical Expenses for HSA purposes.

<sup>2</sup> Call (817) 882-0800 or stop by a financial center to order standard checks at no charge, excludes shipping & handling or order custom checks, prices vary.

## Frequently Asked Questions

### HSA Basics

#### Q What is a Health Savings Account (HSA)?

**A** A Health Savings Account allows you to save and spend money on a tax-free basis as long as the money being spent is on qualified medical expenses<sup>1</sup>. Unused HSA funds roll over from year to year, no “use it or lose it”. You own your HSA and can take it with you when you change medical plans, change jobs, or retire.

To be eligible to set up an HSA and contribute to an HSA, you must be covered by a qualified High Deductible Health Plan, have no other coverage (e.g. Medicare), and cannot be claimed as a dependent on someone else’s taxes.

#### Q What is a High Deductible Health Plan (HDHP)?

**A** For 2024, a High Deductible Health Plan is a plan with an annual deductible of at least \$1,600 for an Individual or \$3,200 for Family coverage; and, the maximum out of pocket expenses must be no more than \$7,500 for Individuals and no more than \$15,000 for Family coverage.

For 2025, a High Deductible Health Plan is a plan with an annual deductible of at least \$1,650 for an Individual or \$3,300 for Family coverage; and, the maximum out of pocket expenses must be no more than \$8,050 for Individuals and no more than \$16,100 for Family coverage.

#### Q Who is eligible to open an HSA?

**A** To be an eligible and qualify for an HSA, you must meet the following requirements:

- You are covered under a high deductible health plan (HDHP), described above.
- You have no other health coverage.
- You aren’t enrolled in Medicare.
- You can’t be claimed as a dependent on someone else’s tax return.

#### Q How does an HSA work?

**A** Health Savings Accounts work with high deductible health insurance plans. This enables consumers to save money on health insurance premiums, since HDHP’s typically cost less than traditional health insurance, while allowing account holders to contribute money to the account to pay out-of-pocket medical expenses up to the deductible.

- **Contribute:** you can make contributions (pre-tax and after-tax) to your HSA. Pre-tax contributions can reduce your taxable income and after-tax contributions are deductible. Contributions can be made by you, your employer, or a third party via payroll deduction, online banking transfer, or depositing a paper check. Contributions to your HSA as well as any earnings on those contributions grow tax deferred<sup>2</sup>.
- **Make Payments:** you can pay for qualified medical expenses with your EECU HSA Mastercard® debit card, EECU Online Banking, or HSA check (optional<sup>3</sup>). Payments or withdrawals from your HSA that are used for qualified medical expenses are tax-free. In addition, withdrawals can also be used for your deductible and co-pays.

## Frequently Asked Questions

### HSA basics (continued)

- **Manage:** you can manage your HSA, check balances, and account information, via EECU's Online Banking and Mobile Banking App.

After age 65, all HSA distributions are penalty free, even if not used for qualified medical expenses. However, if you take a distribution that is not used for a qualified medical expense, it will be taxable<sup>2</sup>.

#### Q Is there a monthly Maintenance fee?

**A** With EECU's HSA, there is no monthly maintenance fee, so you can save more.

#### Q What are my obligations with an HSA?

**A** As the account owner, you are responsible for funding and maintaining your HSA in accordance with HSA regulations<sup>4</sup>, including:

- Making sure you're not covered by any plans other than your HDHP
- Ensuring that contributions do not exceed your applicable annual IRS maximum
- Ensuring that withdrawals for nonqualified expenses are added back to gross income
- Keeping records/receipts of your expenses
- Completing Form 8889 when you do your annual taxes
- Ensuring you do not have any other medical coverage (other than the HDHP) and that you cannot be claimed as a dependent on someone else's taxes

#### Q Is an HSA different from an FSA?

**A** Yes. The most significant differences between a Health Savings Account (HSA) and a Flexible Spending Accounts (FSA) are: individuals own their HSA and HSA contributions roll over, while FSA's are less flexible and are owned by an employer. HSA funds are not "use-it-or-lose-it," unlike FSA's.

#### Q Can you have an HSA and an FSA at the same time?

**A** You can only have an HSA and an FSA at the same time if the FSA is designated as a limited-purpose FSA. These FSAs must have a specified purpose, such as covering eligible vision and dental expenses rather than the regular medical expenses being covered by the HSA.

## Frequently Asked Questions

### HSA Contributions

#### Q How much can I contribute annually to an HSA?

A Internal Revenue Service contribution limits are:

**2024**

- Individual coverage: \$4,150
- Family coverage: \$8,300

**2025**

- Individual coverage: \$4,300
- Family coverage: \$8,550

And, accountholders age 55 and over can make a HSA catch-up contribution: \$1,000.

#### Q What if I already have an HSA? How can I move funds from my current HSA to my EECU HSA?

A If you already have an HSA, but not with EECU, you can roll over or transfer your HSA to EECU. If you have any questions regarding this or would like assistance with HSA Rollovers or Transfers, please contact EECU at (817) 882-0800, by secure email, or chat online at [www.eecu.org](http://www.eecu.org), or in person at your local EECU financial center.

**To transfer funds:**

Login to EECU Online Banking, download our pre-populated Transfer Form, sign it and send it directly to your other HSA provider who will send us a check to deposit into your EECU HSA. The Direct Transfer form is also available at [www.eecu.org/hsa](http://www.eecu.org/hsa).

**To roll over funds:**

Withdraw your HSA funds from your other HSA provider and then roll over (deposit) them to your EECU HSA, within 60 days after the date you received the funds. (If you fail to do so, the IRS will levy income tax on the amount you rolled over, plus a 20% penalty.) You can complete one rollover between HSAs per year.

Rollovers and transfers are subject to IRS restrictions. Please contact your tax advisor for additional information.

#### Q What happens if I contribute too much to my HSA in a year?

A Contributions to your HSA that exceed the annual limits set by the IRS can incur tax penalties and/or IRS fees. To avoid penalties and fees, you still have a chance to remove the excess funds by your tax filing deadline, typically April 15.

The Internal Revenue Service (IRS) requires EECU to report withdrawals that are considered refunds of excess contributions. In order for the withdrawal to be reported correctly, you may not withdraw the excess directly. Instead, you must request an excess contribution refund by completing the "HSA Withdrawal Authorization Form" found at [www.eecu.org/hsa](http://www.eecu.org/hsa) and mailing it to EECU, Attention: HSA Department, P.O. Box 1777, Fort Worth, TX 76101-9947. We will send you a check for the amount indicated, plus any applicable earnings.

You may have to file additional tax forms. Please consult with a tax advisor if you have any questions about your HSA contributions.

#### Q What is a "catch-up" contribution?

A Eligible individuals over the age of 55 are allowed to make additional "catch-up" contributions to their HSAs. The catch-up amount is \$1,000 and if you turn 55 during the year you can contribute the full \$1,000.

## Frequently Asked Questions

### HSA Spending

#### Q What is a qualified medical expense?

**A** Qualified medical expenses are defined by the Internal Revenue Service and are listed in IRS publication 502. They include expenses that pay for healthcare services, equipment, or medications.

#### Examples of IRS-qualified medical expenses<sup>1</sup>:

Acupuncture	Hearing aids (and batteries for use)
Alcoholism treatment	Hospital services
Ambulance	Laboratory fees
Breast reconstruction surgery (mastectomy-related)	Nursing home
Chiropractor	Operations/surgery (excluding unnecessary cosmetic surgery)
Contact lenses	Osteopath
Dental treatment (X-rays, fillings, braces, extractions, etc.)	Physical Therapy
Diagnostic devices (such as blood sugar test kits for diabetics)	Prescription Drugs
Doctor's office (including physicians, surgeons, specialists or other medical practitioners) visits and procedures	Psychiatric care
Drug addiction treatment	Speech Therapy
Eyeglasses and exams (for medical reasons)	Stop-smoking programs (including nicotine gum or patches)
Eye surgery (such as laser eye surgery or radical keratotomy)	Vasectomy
	Weight-loss program (to treat a specific disease diagnosed by a physician)

This list is not comprehensive. For a detailed listing, please refer to <https://www.irs.gov/pub/irs-pdf/p502.pdf>, titled "Medical and Dental Expenses."

#### Q Do I need to submit receipts for my HSA expenses?

**A** No. You do not need to submit any receipts to EECU or file any claims. Just be sure to use the money for IRS-qualified medical expenses and save your receipts for tax purposes.

## Frequently Asked Questions

### HSA Spending (continued)

#### Q How do I reimburse myself using my HSA money?

**A** Here are different ways you can reimburse yourself for qualified medical expenses you paid out-of-pocket:

**Online Banking Transfer** – login to EECU online banking and transfer funds between EECU accounts or accounts you have at other financial institutions.

**Withdrawal Form** – request funds by completing a Withdrawal Authorization Form and submitting it to EECU via U.S. Mail: EECU, P.O. Box 1777, Fort Worth, TX 76101. EECU will send you a check.

**Financial Center** – visit a local EECU financial center to withdrawal funds from your HSA. Find a local EECU financial center at [www.eecu.org/locations](http://www.eecu.org/locations).

**ATM** – withdraw funds from an ATM using your EECU HSA debit card. Please note, ATMs may only issue cash in increments of \$20. To avoid ATM fees, use our network of ATMs: [www.eecu.org/locations](http://www.eecu.org/locations).

#### Q What if I don't use all of my funds within the year?

**A** Unused HSA funds roll over year to year; there is no “use it or lose it” penalty. At age 65, you will have the ability to use your HSA funds for any purpose on a taxable basis.

#### Q What happens if I need to pay for a qualified medical expense and I don't have my HSA debit card?

**A** You can use EECU's online and mobile bill-pay service or you can use another payment method, then reimburse yourself with your HSA funds in one of the following ways:

- Transferring funds electronically from EECU's free online and mobile banking service to another EECU account or to an account at another financial institution.
- Complete a Withdrawal Authorization Form and submit it to EECU via U.S. Mail: EECU, P.O. Box 1777, Fort Worth, TX 76101. EECU will send you a check.
- Withdrawing cash from an ATM using your EECU HSA debit card. Please note, ATMs may only issue cash in increments of \$20.

Be sure to retain all receipts and other documentation related to your payment in the event you are later asked to substantiate an expense for tax purposes.

#### Q Can I use my funds to pay for my dependents qualified medical expenses?

**A** Once you've contributed money to your health savings account, you can use it to pay for qualified medical expenses for yourself, your spouse, and your eligible dependents.

## Frequently Asked Questions

### HSA Spending (continued)

**Q** What happens if I don't withdraw my excess contributions prior to April 15th of the following year?

**A** You must pay a 6% excise tax on the excess contribution. If in the next year you decreased your maximum contribution by the amount of your excess contribution made the year before, you do not have to pay the 6% excise tax again. If, however, you leave the excess contribution in, and do not decrease your maximum contribution by the amount of your excess contribution made the year before, you will have to pay the 6% excise tax each year the excess contributions in the HSA.

**Q** What if I use the money to purchase something other than a qualified medical expense?

**A** Money in your HSA is tax-free if it used to pay for qualified medical expenses. Any funds you withdraw from your HSA for nonqualified expenses will be taxed at your income tax rate, plus a 20% penalty.

Exceptions to the 20% penalty are for distributions made after the account owner's death, disability, or attaining age 65.<sup>2</sup>

If you used your HSA funds for non-medical expenses, you can correct it by completing and returning to EECU a "Mistaken Distribution Form". You must return the funds by April 15 following the year in which you mistakenly withdrew the money. You can access the "Mistaken Distribution Form" online at [www.eecu.org/hsa](http://www.eecu.org/hsa), by contacting EECU Member Services at (817) 882-0800, or visiting a local EECU financial center.

**Q** How do I report withdrawals that are used for nonqualified expenses?

**A** You must report withdrawals for ineligible expenses to the IRS. Check with your tax advisor for details.

**Q** If I withdraw funds from my HSA by mistake, can I return them to my account?

**A** Yes, if you mistakenly withdraw money from your HSA, you can return it to your account. Just complete and return to EECU a "Mistaken Distribution Form". You must return the funds by April 15 following the year in which you mistakenly withdrew the money. You can access the "Mistaken Distribution Form" online at [www.eecu.org/HSA](http://www.eecu.org/HSA), by contacting EECU Member Services at (817) 882-0800 or visiting a local EECU financial center.

**Q** If I'm no longer covered by a high-deductible health plan, can I use funds from the HSA for expenses not covered by my health plan?

**A** Yes, you can withdraw HSA funds tax free for eligible expenses. You don't need to be enrolled in a high-deductible health plan (HDHP) to withdraw funds from your HSA, but you do need to be enrolled in an HDHP to contribute to the account.

Please consult with a tax advisor if you have any questions about your HSA contributions.

## Frequently Asked Questions

### HSA Maintenance

#### Q How can I order an additional debit Mastercard®?

**A** To order additional cards for your spouse and eligible dependents, call us at (817) 882-0800, go online on the EECU online banking or the mobile app. There is no charge for an additional debit Mastercard® for an authorized signer.

#### Q How do I update my email address, residential address, phone number or name?

**A** It's important to make sure that we have your latest contact information, so we can keep you informed about your account. Following are four ways that you may update your contact information:

- **Through EECU Online Banking & Mobile Banking App**
- **By Mail:** you may write a letter and send it to: EECU, P.O. Box 1777, Fort Worth, TX 76101.
- **By Phone:** call (817) 882-0800.
- **In Person:** visit any EECU financial center; find EECU locations & service hours at [www.eecu.org/locations](http://www.eecu.org/locations).

#### Q Where can I obtain a copy of my tax forms?

**A** You can get copies of your most recent tax forms by logging in to EECU Online Banking > Additional Services > Online Statements > View Tax Documents.

There are three tax forms associated with HSAs:

- **IRS form 8889** is the form you fill out and submit with your tax return. IRS Form 8889 can be downloaded from IRS.gov at any time.
- **IRS form 1099-SA** indicates the amount of money you spent from your HSA during the tax year.
- **IRS form 5498-SA** indicates the amount of money deposited into your HSA for the tax year.

We'll help you manage your HSA by providing you with certain tax forms to assist you in completing IRS Form 8889. EECU does not provide tax advice. For more information, consult a tax adviser or your state department of revenue.

Here is when you'll get your HSA-related tax forms from EECU:

- **IRS Form 1099-SA** will be available at the end of January in EECU Online Banking if you spent funds from your HSA in the prior calendar year. If you chose to get paper documents, you'll get your 1099-SA in the mail in late January/early February.  
**Important:** You will not get the 1099-SA form if you did not spend funds from your HSA in the prior calendar year.
- **IRS Form 5498-SA** will be issued after the tax filing deadline (normally April 15th), when all possible contributions have been received. That's because HSA accountholders have up until the tax filing deadline to make prior year contributions. If you choose to make a prior year contribution, you can send a check to EECU, Attention: HSA Department, P.O. Box 1777, Fort Worth, TX 76101. Make sure to indicate in the Memo section of the check that it is a prior year contribution.

**Important:** IRS Form 5498-SA is not required to report HSA contributions when you file your taxes. The amount of contributions for the year can be found on your W2 (Box 12) you get from your employer.

## Frequently Asked Questions

### HSA Maintenance (continued)

#### Q Can I invest my HSA?

**A** Yes, you may choose to invest your HSA funds through our broker/dealer, LPL Financial (LPL). Our knowledgeable LPL Financial Advisors will meet with you to understand your goals, set-up your investment account and help you uncover which options are best for you, your family, and your situation. Learn more visit: [www.eecu.org/investments](http://www.eecu.org/investments).

#### Q What if I am no longer covered under a high deductible health plan (HDHP)?

**A** If you are no longer covered by an HDHP, you still have access to your HSA funds and can use them to pay for IRS-qualified medical expenses; however, you can no longer contribute to your HSA.

#### Q If I am age 65 or better and have Medicare can I enroll in an HSA?

**A** At age 65, you become eligible for Medicare and may be automatically enrolled. Enrolling in any Medicare coverage (Parts A, B, C, D, or Medigap) will end HSA eligibility. Keep in mind that if you apply for Social Security benefits at age 65, you will automatically be enrolled in Medicare Part A.

However, at age 65, your options expand for using the money that you have saved in the account; this will be described later in these FAQs

#### Q When I reach age 65, do the rules for withdrawing funds change?

**A** After age 65, the rules for using your HSA funds change in the following way:

- Health insurance premiums – you can use your HSA funds tax and penalty-free to pay premiums for employer-sponsored health coverage or for Medicare, except Medigap.
- Nonmedical expenses – although money used for nonmedical expenses will be subject to federal—and usually state—income taxes, after age 65 you will not be subject to the 20 percent penalty fee.

#### Q Is a beneficiary required for my HSA?

**A** You may designate a beneficiary to receive your HSA assets in the event of your death. If you name your spouse as beneficiary, your spouse can treat the HSA as their own. If you designate a non-spouse beneficiary, he or she must take a distribution of the funds.

By having a beneficiary in place at the time of your death, the assets of your HSA can be distributed according to the designation. If you do not designate a beneficiary, your HSA will be transferred to your estate and included in your final income tax return.

It's a good idea to consult with a tax professional if you have any questions about the tax consequences for a beneficiary designation.

To designate a beneficiary, simply complete and return to EECU the Beneficiary Designation form which can be found online at [www.eecu.org/hsa](http://www.eecu.org/hsa) or call us and ask for one to be sent to you.

## Frequently Asked Questions

### HSA Maintenance (continued)

#### Q What happens to my EECU HSA if I switch jobs?

**A** All funds in your EECU HSA, including funds contributed by your employer, are yours to keep. If you leave your employer, you can keep your HSA at EECU or transfer your funds to another qualifying HSA.

## Can't find the answers you need in our FAQs?

Get in touch with us your way.



**Online/Mobile:** Log in for 24/7 account access to check your balance, pay bills, and more.



**Call/Text:** (817) 882-0800. Our dedicated member service representatives are available to assist you with any questions. Our hours of operation are Monday through Friday from 8:00 a.m. to 7:00 p.m. CT, Saturday 9:00 a.m. – 1:00 p.m. CT, and closed on Sunday.



**Lost/Stolen Debit Card:** Call our 24/7 debit card hotline at (800) 333-9934.



**Stop by:** a local EECU financial center for in-person assistance; find EECU locations & service hours at [www.eecu.org/locations](http://www.eecu.org/locations).

<sup>1</sup> Contributions, investment earnings, and distributions are tax free for federal tax purposes if used to pay for qualified medical expenses, and may or may not be subject to state taxation. A list of Eligible Medical Expenses can be found in IRS Publication 502, <http://www.irs.gov/pub/irs-pdf/p502.pdf>. As described in IRS publication 969, <http://www.irs.gov/pub/irs-pdf/p969.pdf>, over-the-counter medications (when prescribed by a doctor) are considered Eligible Medical Expenses for HSA purposes.

<sup>2</sup> For more information consult a tax adviser or your state department of revenue.

<sup>3</sup> Call (817) 882-0800 or stop by a financial center to order Standard checks at no charge, excludes shipping & handling or order custom checks, prices vary.

<sup>4</sup> See Department of the Treasury, Internal Revenue Service Publication 969, "Health Savings Accounts and Other Tax-Favored Health Plans"

Federally insured by NCUA. National Credit Union Administration, a U.S. Government Agency – Member accounts are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.