

# The HSA Bank Difference

*Savings Opportunities. Account Convenience.  
Investment Options.*



## Service & Expertise

As a leader in the industry, it is our goal to provide expertise and service that exceeds your expectations. You can receive account information and support in English or Spanish by contacting our knowledgeable and friendly customer service representatives.

HSA Bank, a division of Webster Bank, N.A., has been providing FDIC insured health-based savings accounts since 1997. We focus on HSAs and provide ongoing training to further enhance our representatives' knowledge of current legislation and industry trends.



## Convenience

### Account Information

To assist in account management, we have designed our Internet Banking system for HSAs. You can receive email notifications, view electronic statements, access year-to-date information and tax documents, as well as initiate transfers to/from your HSA. As an alternative, our toll-free automated banking system also provides you with access to your account balance and transaction history 24 hours a day, 7 days a week.

### Contributions

It is easy to put money in your HSA. With Internet Banking, you have the option to schedule one-time or recurring transfers from a personal bank account. You can also send a check with a contribution form or deposit ticket, or make contributions through payroll deductions if your employer offers this option.

### Withdrawing Funds

You can request up to two complimentary Visa® debit cards at account opening. The card can be used for point-of-sale purchases where medical products or services are provided, or with a PIN at an ATM. Accountholders may also opt to purchase checks or reimburse themselves through Internet Banking.



## Investment Opportunities

Through our investment partners, you have the opportunity to invest your HSA dollars in stocks, bonds and mutual funds. Plus, earnings grow tax-free. Investment accounts are established separately after enrollment.

*Investment accounts are not FDIC insured, may lose value and are not a deposit or other obligation of, or guarantee by the bank. Investment losses which are replaced are subject to the annual contribution limits of the HSA.*