

Contributions

Making **online contributions** is convenient when you use HSA Bank's Online Transfer system, available through Internet Banking. You have access to this service 24 hours a day, seven days a week. Detailed instructions on the Online Transfer system are available at:

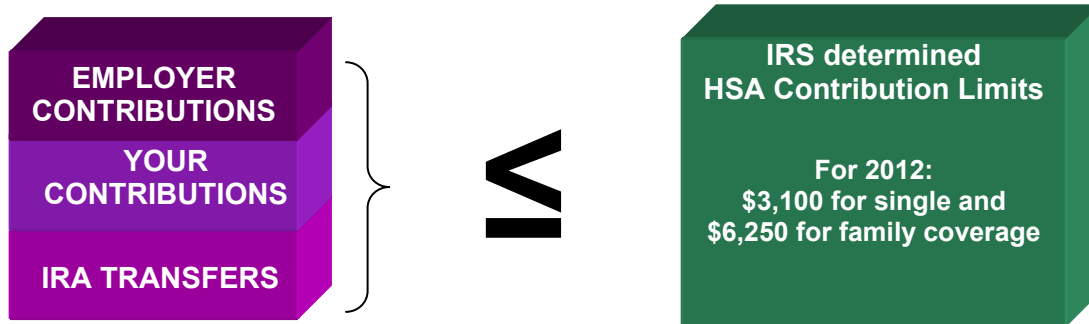
http://hsabank.com/HSABank/Accountholders/Online_Transfers.aspx.

If a **cafeteria plan** is offered at your place of employment, your employer may be able to schedule contributions that you would like to make and deduct the pre-tax amount directly from your paycheck.

You may also make a contribution to your Health Savings Account (HSA) by submitting a **check** along with a deposit slip or contribution form. *Contributions may take longer to post to your account when using this method.* Download the Contribution Forms at:

http://hsabank.com/HSABank/Accountholders/~media/Files/contribution_form.pdf.

If your employer contributes to your HSA, contributions must be coordinated so that the total amount you and your employer put in does not exceed the annual HSA contribution limit set by the IRS. The 2012 contribution limits are \$3,100 for single coverage and \$6,250 for family coverage. Also, keep in mind that if you are age 55 or older, you are eligible to make an annual catch-up contribution, which is \$1,000 for 2012.



Saving

Even if you are only able to save a small portion of your annual contribution, when you consider the tax-savings on contributions and the tax-deferred growth on earnings, you may discover that your account could grow to substantial proportions. This could give you peace of mind about future health care costs and retirement. For a personalized estimate of account growth, try our online Future Value calculation tool which can be accessed at: <http://hsabank.com/HSABank/Education/FutureValue.aspx>.

Distributions

You can withdraw your HSA funds with HSA Bank's debit card, checks, Online Transfer system or a withdrawal form.

Debit Card: HSA Bank offers an HSA Visa[®] debit card, which provides access to the HSA funds for point-of-sale and ATM withdrawals. Transactions processed without using your PIN are free of charge. Many merchants allow you to run the transaction as "credit" to avoid PIN usage. You can ask them if this is a possibility prior to swiping your card.

Checks: You can write a check to a provider to pay for qualified medical expenses or reimburse yourself for expenses already incurred.

Online Transfers: The Online Transfer system allows you to reimburse yourself by transferring funds from your HSA to an external bank account. Sign up for HSA Bank's Internet Banking to utilize this option.

Manual Withdrawal Form: You can submit a withdrawal form to HSA Bank. HSA Bank will then send you a check for the disbursement.

If you would like to designate your spouse as an Authorized Signer on your account, you can download an Authorized Signer form at:

http://hsabank.com/HSABank/Accountholders/~media/Files/authorized_signer.pdf.