



## HEALTH SAVINGS ACCOUNT

# ACCOUNT CHECKLIST

## IMPORTANT REMINDERS

- Must have a high-deductible health plan.
- If your company is contributing to this account, please confirm if that contribution has been made. If not, please reach out to your employer to have that set up.
- A service charge of \$2 will be imposed every month if the average daily balance for the account falls below \$500\* (Waived during the first year).
- The HSA contributions/catch-up limits for last year, this year, and next year can be found in your account opening paperwork in the HSA Custodial packet.
- If you need to make a large medical purchase, contact us one of these three ways to increase your limit to avoid a potential card denial:
  - Call us at 800.843.1552.
  - Send us a message in Digital Banking.
  - Contact your bank officer directly.
- All transactions in this account must be qualified medical expenses as outlined by the IRS. To view a list of approved HSA purchases, visit [irs.gov](http://irs.gov).
- HSA accounts can never go overdrawn. Doing so creates a risk of the account being closed.

\*The balance we use is average daily balance. The average daily balance is calculated by adding the principal in the account for each day of the statement cycle and dividing that figure by the number of days in the statement cycle.

## QUESTIONS?



Contact your bank officer.



Call our Contact Center at 800.843.1552.



Send us a secure message using the chat feature in Digital Banking.



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[WWW.BANKEASY.COM](http://WWW.BANKEASY.COM)

# YOUR HEALTH SAVINGS ACCOUNT CHECKLIST

## YOUR ACCOUNT DETAILS

Account Open Date: \_\_\_\_\_

Account Number: \_\_\_\_\_

Routing Number: \_\_\_\_\_

Digital Banking Username: \_\_\_\_\_

## YOUR BANK OFFICER INFORMATION

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

### MAKE AN INITIAL DEPOSIT

If you didn't do so at the time of account opening, be sure to make your initial account deposit within 30 days of opening to avoid your new account being closed.

### ACCESS YOUR DIGITAL BANKING ACCOUNT

(online or mobile) with the username provided by your bank officer. Find more information about Digital Banking features and FAQ at [bankeasy.com/digitalbanking](https://bankeasy.com/digitalbanking).

- Log in at BANKEASY.COM; or
- Download the app to access on your smartphone or tablet. Search for "BANKeasy" in the App Store® or Google Play™.

### ENROLL IN ELECTRONIC STATEMENTS

1. Log in to Digital Banking.
2. Select the account you want to enroll.
3. Select Statements & Notices.
4. Accept the terms.
5. Enter the email address where you want to receive notifications.
6. Select the account.
7. Finish by selecting Enroll.

### SET UP OR SWITCH DIRECT DEPOSIT

- Use the routing number and account number provided at account opening.
- For employer contribution, work with your HR department to set up.

### SET UP OR SWITCH AUTOMATIC PAYMENTS

Use the routing number and account number provided at account opening.

### ORDER CHECKS one of three ways:

- Call us at 800.843.1552.
- Visit your nearest First Bank & Trust location.
- Send us a secure message in Digital Banking.

### ACTIVATE YOUR DEBIT CARD using one of these options as soon as you receive it in the mail:

- Log in to Digital Banking > select the account associated with your debit card > choose "Card management" > select the card > click "Activate new card"; or
- Call the phone number provided on the activation label; or
- Call 800.843.1552 during banking hours; or
- Make a withdrawal or balance inquiry with the PIN at any ATM.

Visit [bankeasy.com/welcome](https://bankeasy.com/welcome) for Digital Banking tutorials and a digital account checklist.



NOTES: