

OPENING YOUR HEALTH SAVINGS ACCOUNT ONLINE



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IMPORTANT INFORMATION

Once your account is reviewed, you will receive an encrypted email notification that includes:

- You member number that you can use to set up online access to your HSA
- Your account number to provide to your employer for direct deposit
- FORUM's Membership Agreement and Disclosures and a Truth-In-Savings Disclosure
- Beneficiary Designation Form (*complete and return to FORUM if elections were not made during account opening process*)

GENERAL INFORMATION

1. As a standard policy to prevent any loss associated with this account, FORUM will run a credit report when you open your HSA.
2. Once your account is opened, you'll receive a debit card in the mail approximately 10 days later, followed by a PIN number. Call the 800 number listed on the sticker on the face of your debit card when it arrives. Be sure to call from the phone number you listed as your home number to activate your card.
3. You will see \$5 in your Savings Account. These funds keep your account open, so you cannot withdraw the \$5. While your account is a Health Savings Account, it serves and functions as a checking account. The checking account is where you should deposit and withdraw your funds for qualified medical expenses.
4. Please be sure to track contributions made to your HSA. For annual contribution limits, see IRS.gov.
5. For easy account management and tracking, sign up for our free and secure online banking program, CU Online at forumcu.com. This will allow you to view deposits, disbursements and choose how you want to receive monthly statements.
6. This account features tiered rates with the opportunity to earn dividends based on your account balance. To see rate details visit forumcu.com/rates.
7. Please note that if you close your account within 6 months, you will be charged an early closure fee. See our Fee Schedule for details at forumcu.com/disclosures.

REMEMBER FORUM FOR FUTURE FINANCIAL NEEDS: 317.558.6000 OR FORUMCU.COM.

ACCESSING YOUR FUNDS

Pay for items in person by selecting Credit or Debit



Debit transactions will require a PIN number.

Add your HSA card to your Apple, Android or Samsung device for mobile payments



Withdraw funds with your debit card at any Surcharge-Free Alliance One ATM location or at any of our branch locations
Find a location near you at forumcu.com/locations.



Pay for items with unlimited check writing
HSA checks are available for a fee.

