

HSA Checking Account

A powerful tool that helps you manage out-of-pocket expenses for health insurance premiums & healthcare expenses. Save. Rollover. Earn Big. All Tax-free!

Here's What You Get:

- 3 levels of tax advantaged earnings:
 - \$500.00-\$4,999.99
 - \$5,000.00-\$14,999.99
 - \$15,000.00+
- *Interest rates and annual percentage yields are calculated according to your daily account balance.
- Tax-free Deposits*
- Tax-free Earnings*
- No Annual 'Use It or Lose It' Rule. Unspent balances stay in your account.

You Decide:

- How much to contribute weekly, monthly, or in one lump sum; up to the maximum amount allowed
- How much to use for medical expenses
- Whether to pay for medical expenses, long-term care, or save for retirement
- HSA Money Market Account and myHSA available when account balance reaches \$5,000

Eligibility Requirements: all must be met

- Coverage by a Qualified High Deductible Health Plan
- No other health insurance (double coverage)
- Not enrolled in Medicare
- Are not claimed on someone else's tax return

Why Choose Blackhawk:

- Leading Community Bank
- One-Stop Financial Center
- Dedicated Account Specialists

Contact:

Client Services

Blackhawk Bank | 400 Broad Street | Beloit WI 53511
608.364.8911 or 800.209.2616

Please check with an Client Service Rep or a Personal Banker for current Interest Rates and Annual Percentage Yields.



Deposit Services:

- Personal & Business Checking
- Health Savings Accounts
- Kids Savings Accounts / Teen Checking
- Debit/ATM Card
- Free transactions at ATMs with a Blackhawk Bank logo, plus 4 free transactions at +foreign ATMs
(*Not owned or co-operated by Blackhawk Bank.)
Foreign ATM fee for transactions exceeding 4 per statement cycle is \$2.00 each.
- Savings & Money Market Accounts
- CDs, IRAs, Financial Planning
- Goal Setter Account
- Direct Deposit
- Automatic Fund Transfers

eServices:

- **Go to blackhawkbank.com:** Learn about products, services, online safety & much more!
- Online Banking offers Bill Pay, Alerts, Histories, Deposit/Withdrawal Verification, Check Clearing, Transfers including Person-to-Person and Bank-to-Bank, Loan Payments & more
- Mobile Banking
- Mobile Check Deposit
- Online Account Opening
- Bank by Phone - Call 888.769.2600
- eStatements & Notices

Loan Services:

- Installment Loans
- Home Loan Counseling, Mortgage Pre-qualification
- Mortgage Loans with Local Service After Closing
- Home Equity Loans & Lines of Credit
- Automatic Loan Payments from Blackhawk Checking
- VISA Credit Card
- Business Loans

Normal underwriting standards apply to loans & credit accounts.

Blackhawk Bank
The advice you need for the life you want.

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Bank-by-Phone: 888.769.2600

*At the time of release, HSA tax advantages are Federal. Consult with your tax advisor regarding any applicable state tax advantage. The interest rates and annual percentage yields for the HSA Checking Account are variable and may change any time at the bank's discretion before or after the account is opened. Call 800.209.2616 to obtain current interest rate and annual percentage yield information. You must maintain a minimum daily balance of \$500 to earn the disclosed Annual Percentage Yield. Interest is compounded and credited to your account every month. We use the daily balance computation method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Accrual of interest on non-cash items (checks, for example) begins no later than the day we receive credit for the deposit of the non-cash items. The minimum balance to open the HSA Checking Account is \$0.00 and a set-up fee of \$0.00 applies. A monthly maintenance fee of \$2.50 will be imposed every statement cycle if the balance in the account is less than \$1,500 any day of the cycle after the first anniversary date. Should you transfer your HSA Checking Account to another Custodian, a transfer fee of \$25 will apply. If you close your HSA Checking Account, a \$5.00 Cashier's Check Fee will be imposed. Check printing fee depends on the style selected; fees may reduce earnings.

Payment Order of Items - The order in which items are presented may affect the total fees to your account. These transaction types are generally paid in the following order: Zelle debits, ATM and debit card transactions, on-us checks cashed at the bank or written to us, ACH items and other electronic transfers, including preauthorized, telephone-initiated, or other electronic transfers, and checks. Multiple items posting on the same business day for the same type will be paid by low to high dollar amount, with the exception of checks, which are paid by check number, low to high.