

Health Savings Account



Pay for out-of-pocket healthcare expenses or save for future healthcare expenses... all **tax-free!** With a Health Savings Account (HSA), deposits from you or your employer are non-taxable to help make your healthcare dollars go further.

There are no “use it or lose it” rules. Your money will **roll over** year to year and is transferable from employer to employer.

This is an FDIC-insured, interest-bearing account. Your **money can grow** tax-free over time until you need it for healthcare expenses.

Member
FDIC

Community **FIRST**
Bank of Indiana

This is Your Community. This is Your Bank.

CFBindiana.com 765-236-0600

Adults who qualify:

- have medical insurance coverage in a qualified High Deductible Health Plan
- are not covered under any other health insurance
- are not enrolled in Medicare
- are not claimed as a dependent on someone else's taxes



Account Features & Fee Schedule:

- \$50.00 minimum deposit to open
- No minimum balance requirements
- Free debit card
- Free online banking with free bill pay
- Free online statements
- Interest bearing account

For more information on contribution limits and qualified medical expenses, please visit:

IRS Website www.irs.gov

Health Savings Accounts are individual accounts and subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. Consult your tax advisor. See deposit account agreement and fee schedule for additional details.