

# INVESTING WITH YOUR HEALTH SAVINGS ACCOUNT

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First National Bank now offers you additional investment options for your Health Savings Account. Our new HSA Investment Account is offered and administered through our Trust & Investment Services Department. Once your HSA checking account balance reaches the required minimum amount (typically \$8,000), you can open an HSA Investment Account by visiting with one of our Trust & Investment Services Representatives.

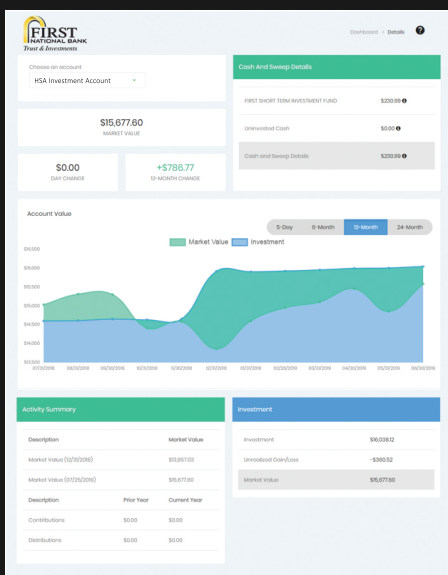
Your initial transfer from your HSA Checking Account to the HSA Investment Account must be a minimum of \$5,000. Your funds will then be invested within one of the many investment allocation options that meet your risk tolerance and personal investment objectives. From then on, you can choose to transfer additional funds into your HSA Investment Account to be invested within your chosen Investment Objective Allocation.

## ■ **When you save and invest through a First National Bank HSA Investment Account:**

- Under IRS guidelines your money can grow tax-free.
- Choose from a selection of 7 Investment Objective Allocations that have been designed to satisfy varied investment objectives and investment time horizons
- The maximum number of free transfers from an HSA Investment Account to your HSA checking account is four (4) per year. After that the cost to transfer is \$25 per transfer.
- The minimum transfer amount per transaction is \$1,000.
- A 0.9% charge will be incurred for all investable monies in the HSA Investment Account with a minimum fee of \$50/year. Fees will be charged quarterly to the account.

## Transfers to Your Cash Account

If you need to pay for medical expenses with your HSA Checking Account but are short on funds, you can transfer funds from your HSA Investment Account and conduct a transfer back to your Checking Account. Transfer requests that are received and accepted before 2:00 PM Central time will be posted to your account the next business day. Contact your Trust Representative to initiate your transfers.



## Access on the Web

You can access your HSA Investment Account via First National Bank's Trust & Investments' secure online website at any time.

On the website you can:

- View and print your quarterly statements
- View account balance information
- Review your mutual fund balances by fund
- See your trading and transaction history

- *Not a Deposit*
- *Not FDIC insured*
- *Not insured by any federal government agency*
- *Not guaranteed by the bank*
- *May go down in value*

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