

HEALTH SAVINGS ACCOUNTS (HSA)



1st National Bank is proud to help you *Bank Your Best* with our Health Savings Account (HSA). A HSA has many benefits - no minimum balance requirements, no monthly maintenance fee, online & app banking, tax advantages, and a debit card for your qualifying medical expenses.

Easy to Contribute

You can make pre-tax, current year contributions through your employer payroll deduction or make post-tax, current year contributions directly online at www.bankwith1st.com

Easy to Pay

You can pay qualified medical expenses with your 1st National Bank Health Savings Debit Card or free online banking and bill pay. You can also pay out-of-pocket for eligible medical expenses and reimburse yourself from your HSA.

Easy to Manage

You can access your 1st National Bank HSA account anytime, anywhere with your computer, smart phone, or tablet at www.bankwith1st.com

Account Benefits

- No monthly minimum balance
- No monthly maintenance fee
- Free debit card
- Annual percentage yield
- Relationship pricing
- Online & App banking

Tax Benefits

A HSA has many tax benefits for employees or persons privately enrolled in a High Deductible Health Plan. Contributions reduce taxable income, grow tax free with our competitive interest rates, and qualified medical expense withdrawals are tax-free. For questions about tax advantages please speak to your tax advisor.

Qualified Medical Expenses

Use your HSA to pay for qualified medical expenses, as defined by the Internal Revenue Service, for yourself, your spouse or tax dependents¹. Some qualified medical expenses include:

- Acupuncture
- Ambulance Service
- Chiropractor
- Dental Care
- Doctor's Fees
- Hearing Aids
- Laboratory Fees
- Physical Therapy
- Prescription Drugs
- Surgery
- Vaccines
- Vision Care
- Wheel Chairs
- X-Rays

A list of Eligible Medical Expenses can be found in IRS Publication 502 - Medical and Dental Expenses.

¹Save your receipts – for all qualified medical expenses. 1st National Bank does not verify eligibility. You are responsible for making sure payments are for qualified medical expenses.

*Account Notes: The descriptions herein are summaries only. Please refer to the account disclosures for complete details.



FOR MORE INFORMATION VISIT

BANKWITH1ST.COM

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