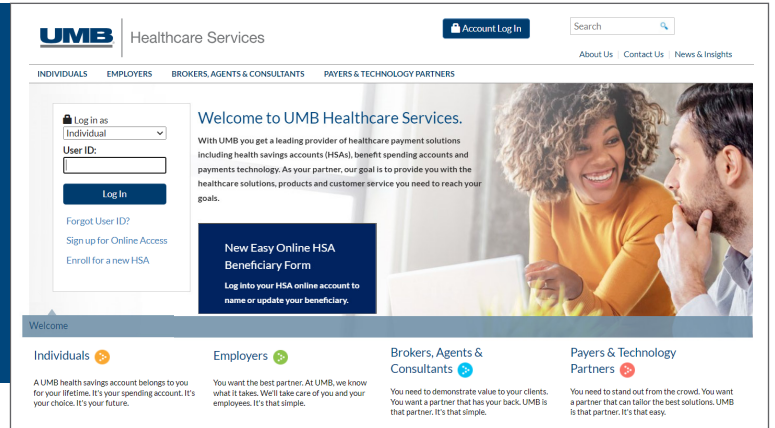




HSA Online Banking and Education

UMB Healthcare Services makes managing your HSA easy and secure from the comfort of your home or office.



View your balance and transactions, print a statement, transfer funds and much more with online banking that you securely access anytime from anywhere.



Benefits



Online Banking & Bill Pay

Included without extra fees

Convenient

quick access to your accounts anytime, anywhere

Mobile

get access to mobile banking so you can also bank when you're on the go

Secure

protected by multiple layers of security

Budget management

integrate your HSA online banking with Quicken® for extended money management features

Educations tools

HSA Contributions and Savings calculators to help you get started and grow your HSA over time



Features and Tools

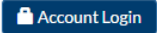


- Pay qualified medical expenses online or reimburse yourself
- Set up recurring contributions to your HSA
- Set up recurring reimbursements for your qualified medical expenses
- Track and manage your eligible medical receipts using ReceiptVault
- View current and prior year tax information
- Enroll in and view e-statements online
- Add or update your HSA beneficiary online
- Help by phone, e-mail or web chat

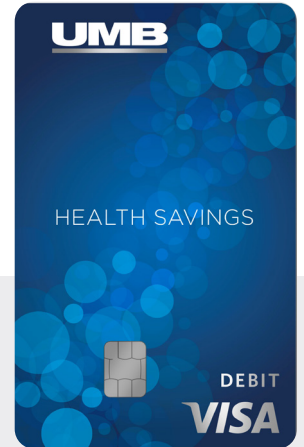


UMB HSA Online Banking Instructions

You can access your account online via HSA.UMB.com. If you have not yet established a user ID and password you will first need to sign up.

You can do this by clicking  located at the top of the page. In the pop-up box, you will click [Sign up for online banking](#).

You will then have two enrollment options to choose from the drop down menu:



1. HSA Deposit Account

You will need the following information:

- **10-digit HSA number** (starts with 98)
This can be found on any of your account statements or your welcome letter.
- **Street Address** must be entered exactly as it appears on your statements (i.e. Statement reads: *123 W Main St* you must enter it exactly as it appears, If you enter: *123 West Main Street*, you will receive an error)
- **Last five digits of your Social Security number**
- **Statement Zip Code**

2. HSA Debit Card

You will need the following information:

- **Last four digits of your HSA Visa Debit Card number**
- **HSA Visa Debit Card expiration date** (MM/YY)
- **Date of Birth**
- **Last five digits of your Social Security number**
- **Statement Zip Code**

If all the information is entered correctly, you will then be prompted to establish a User ID and Password. When you create a User ID you must click [Check for availability](#) before continuing.

After you have setup the User ID and Password you will then be asked to sign in and create your Security Profile.

You will go through five steps to set up your security profile the first time you log in:

| | |
|------------------------------|---|
| 1. What is this? | This step will give you an overview of the reason for the enhanced security and a glimpse of how it works. |
| 2. Security Questions | You will select five different questions from the drop down menus and answer each question. There are a total of 30 questions to choose from. |
| 3. Confirm | You will review the information you entered to assure that the information is correct. |
| 4. Complete | You will now be able to continue to Your Online Banking. |

Questions? Call [866.520.4472](tel:866.520.4472) from 7 a.m.-7:30 p.m. Monday-Friday CT; and on Saturday from 8 a.m.-5 p.m. CT. Visit our website at HSA.UMB.com.