

## Current HSA Customers

*Not currently a HSA customer, please turn over* ➔

Thank you for choosing Falcon National Bank and HSA Resources for your Health Savings Account. We appreciate your business and are committed to offering the most comprehensive HSA products for our clients. To do so, we are making some changes to our current product line. Effective May 1<sup>st</sup>, 2014 the Annual Custodial fee on your HSA will be \$27.00, but you can get a \$2.00 credit to your account annually by helping us Go Green, and sign up for \*eStatements! Please see the enclosed schedule of fees for additional information. ***Plus, we have a new HSA option for you to consider...***

***Want the complete HSA package?*** You can choose to continue with your existing HSA, or you can choose to make the switch to our new product “**HSA Complete**”. Please refer to the back side of this document to learn more about HSA Complete. A key feature of the HSA Complete is a fee waiver if you maintain a minimum balance of \$2,500 in your HSA. If you prefer our HSA Complete option, please contact Customer Service at 1-866-757-4727 to make the switch today!

\*Enrolling in e-Statements is easy! Just log into your online banking and click on the eStatements tab.



**If you are taking advantage of our HSA Brokerage Services\*\*, and you choose to stay in your current HSA product, there are no current changes to your brokerage fees.**

\*\*Not FDIC Insured. May lose value. Not financial institution guaranteed. Not a deposit. Not insured by any federal government insurance agency. Additional fees apply.

## A New HSA Solution – “HSA Complete”

*Currently a HSA customer, please start on the other side* ➡

Do you have a HSA? If not, are you in a high deductible Health Plan that allows a HSA? If so, we are excited to introduce to you our new HSA option “**HSA Complete**”. “HSA Complete” is a value driven HSA solution that offers you the complete HSA package. (1) FDIC Insured Checking, with competitive Interest paid on all deposits, (2) MasterCard™ Debit Card, (3) Online Banking w/ e-Statements available\*, (4) No Annual Custodial Fee, (5) Low \$2.25 monthly fee, which is waived each month when the daily minimum balance in the account is \$2,500 or more. (6) Plus, for new HSA customers, the monthly fee is waived for the first 12 months.

***Do you want the complete HSA package?*** New HSA customers can sign up at [www.HSAResources.com](http://www.HSAResources.com). Existing HSA customers can make the switch by contacting our HSA Specialists at 1-866-757-4727. Thank you for choosing Falcon National Bank. We appreciate your business!

\*Paper statement fees apply.

