

# My Smart Saver:

## Trust the experts for your Health Savings Account needs!

If you're thinking about enrolling in a Health Savings Account (HSA), count on the professionals for expert knowledge and service. We work with one of the country's "Top 10" HSA administrators to provide everything you need to get the most out of your HSA.

## Let us be your HSA solution.

Our HSA is your financial solution for effectively managing your healthcare spending dollars today, tomorrow and into retirement!

- Contribute funds to your account electronically or by check.
- Make payments several ways – swipe your debit card, use online tools, reimburse yourself.<sup>2</sup>
- Invest your HSA funds in a self-directed brokerage account.<sup>3</sup> The HSA investment solution includes both individual stocks or mutual funds, based on availability.<sup>4</sup>
- Choose from extensive online resources to help you manage your HSA at [www.mysmartsaver.com](http://www.mysmartsaver.com)



13 mos.  
online  
statements

financial  
calculators

view  
paid-check  
images

newsletters

free bill  
pay

preferred  
HSA  
resources

## We save you \$\$\$

- Free online statements available<sup>5</sup>
- Free HSA Visa® debit card for easy access
- No charge by our bank for using another bank's ATM
- Up to \$10 monthly rebate for other banks' ATM surcharge fees<sup>6</sup>
- Free first order of 50 checks

Here are just some of the advantages you'll receive:



Easy to open!  
Easy to use!



Access your account online and on the go using your computer, tablet or Smartphone.



Friendly, knowledgeable  
Customer Service  
Representatives available 24/7



No application or  
account set-up fee



Low monthly account  
maintenance fee  
(may be waived)<sup>1</sup>

**FDIC**

Your HSA with us is  
FDIC-insured.

## Eligibility<sup>7</sup>

An HSA may be right for you if:

- You're covered under an IRS-qualified High Deductible Health Plan (HDHP).
- You want to save for future qualified medical and retiree health expenses on a tax-free basis.
- You're not enrolled in Medicare or Medicaid.



Online at [www.mysmartsaver.com](http://www.mysmartsaver.com);  
click "Open an Account."



Download an application from  
[www.mysmartsaver.com](http://www.mysmartsaver.com), submit  
completed form by mail or fax.



By phone: Call Customer Service  
at 866.546.9510.

*Note: Check with your benefit administrator  
for their preferred enrollment process.*

## HSA Smart

**YOU own the money in your HSA.** An HSA allows you to be in charge of your healthcare spending.

- Save money **tax-free** in your HSA, whether or not you itemize your taxes. You can contribute as much tax-free money to your HSA as allowed each year. HSAs have a higher contribution limit than Flexible Spending Accounts which means greater tax savings for you!
- Use HSA funds to pay for qualified out-of-pocket medical expenses – including bills not covered by insurance, such as vision and dental expenses – for you, your spouse and your dependents.
- Contributions to your HSA may be made by you, your employer, anyone.
- Keep your HSA even if you change jobs or health plans.
- Any unspent HSA funds roll over and accumulate year to year (no "use it or lose it" rule) growing tax-free until you need them—next month, next year or in 10 years!
- HSA 401k: When you reach age 65, you can use your HSA as retirement savings or continue to use it for medical expenses, including Medicare premium payments.

### Protecting your privacy and security

The security of your financial information is one of our top priorities at The Bancorp Bank. We will safeguard your information and comply with all regulations and laws related to privacy, and we will continue to assess new technology for protecting your privacy. We do not share specific customer information with outside companies for any purpose without customer consent, unless required by law.

### For more information:

Phone: 866.546.9510

Email: [mysmartsaver@thebancorp.com](mailto:mysmartsaver@thebancorp.com)

<sup>1</sup>Account maintenance fee is \$2.50/month. It will be waived for the first three statement cycles after account opening and for any statement cycle in which the account maintains a balance of (a) over \$2,500, or (b) over \$1,500, if an electronic deposit is credited to the account that statement cycle. <sup>2</sup>Your HSA must be in place and open in order to reimburse yourself for qualifying out-of-pocket medical expenses. Keep receipts for tracking health-related expenses. Funds not used for qualified expense may be subject to taxes and a federal penalty.

<sup>3</sup>Your HSA balance must be \$2,500 or more to open an investment account. <sup>4</sup>Investment accounts are not deposit accounts, are not FDIC-insured or guaranteed by any federal government agency, are not bank-guaranteed and may lose value. The Bancorp Bank does not provide investment advice. <sup>5</sup>Online statements are free. If customer chooses not to enroll for online statements, the mailed paper statement fee is \$1.25/month (waived for the first three statement cycles after account opening). <sup>6</sup>Submit ATM receipts within 60 days to receive rebate. <sup>7</sup>The material presented here is not intended to serve as a substitute for tax advice from a qualified professional. Any person considering opening an HSA should consult a tax advisor to determine the tax consequences of doing so. It is the responsibility of the individual to determine eligibility for an HSA.