

There are several ways to withdraw funds or reimburse yourself for qualified medical expenses that were paid out of pocket. Please keep in mind, HSA funds cannot be used for qualified medical expenses incurred before your HSA was established.

1. ACH reimbursement transfer –
 - a. You can set up an external transfer account through Internet Banking at www.hsabank.com and then schedule a withdrawal from your HSA to a personal bank account.
 - b. Fees: None
 - c. Daily Limit: \$500
2. HSA Bank checks –
 - a. You can simply write a check directly to the merchant or yourself.
 - b. Fees: \$7.95 for 50 checks, no other processing fees
 - c. Daily Limit: your available balance
3. HSA Bank Debit Card –
 - a. You can pay the merchant directly.
 - i. Fees: None for signature based transactions OR \$2.00 per PIN use
 - ii. Daily Limit: \$2,000
 - b. You can do a cash advance inside your bank.
 - i. Fees: No fee from HSA Bank and possible fee from other bank
 - ii. Daily limit: \$2,000
 - iii. *Not all banks offer cash advances.
 - c. You can do an ATM withdrawal using your PIN number.
 - i. Fees: \$2.00 per PIN use fee and possible ATM fee
 - ii. Daily limit: \$300
 - iii. *Select the checking option.
4. Withdrawal form -
 - a. Fees: \$10.00 per request
 - b. Daily Limit: your available balance
 - c. *Available on our website www.hsabank.com

*You would not need to send us any receipts, however, it is recommended to keep those for your own records in case of an audit.

HSA Bank[®]
Customer Contact Center