

## HEALTH SAVINGS ACCOUNTS

For your enrollment into your Health Savings Account (HSA) with TBK Bank, SSB, there are several set-up forms to be completed. A Client Service Associate or other member of the TBK Bank Retail staff will prepare the Custodial documents for your new account and forward them to you in an encrypted email for your signature. Return the signed Custodial documents to the TBK employee who sent you the forms within 5 business days. Your account will not be finalized until these documents have been received by TBK Bank.

**The initial set-up forms must be typed, completed and returned before the account will be opened.**

### **Instructions for completing the "Account Information Sheet"**

#### **Section #1. Account information**

1. Insurance Plan Coverage: **Select eligible HSA type, either Individual (Self Only) or Family**

#### **Section #2. HSA Owner Information**

1. Provide all the information requested.
2. Indicate your choice for a debit card and/or printed checks.
3. Include a **legible COLOR** photo copy of your driver's license.

#### **Section #3. HSA Signer Information**

If your spouse or other individual will be an account signer, all information in this section will need to be provided.

1. Provide all the information requested.
2. Indicate your choice for a debit card.
3. Include a **legible COLOR** photocopy of your account signer's driver's license.

### **Instructions for Completing the "Designation of Beneficiary"**

**All information for any beneficiary must be provided.**

**For one beneficiary:** complete only the PRIMARY SHARE percentage and provide the beneficiary information, including Social Security Number and Date of Birth.

**If you want to designate a contingent beneficiary:** complete the CONTINGENT SHARE percentage and provide the beneficiary information. *Please note:* Regardless of State law, if you **are** married and you do **not** designate your spouse as the sole primary beneficiary, your spouse will be required to sign the final Custodial Agreement to acknowledge and consent to the beneficiary designation and the form will need to be notarized or signed at the bank.

You may wish to consult with a tax/legal professional prior to opening an account.

# TBK BANK

## Account Information Sheet

### For Health Savings Accounts (HSAs)

**IMPORTANT ACCOUNT OPENING INFORMATION:** Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

## 1 ACCOUNT INFORMATION

<b>TYPE OF INSURANCE PLAN COVERAGE:</b> <input type="checkbox"/> INDIVIDUAL/SELF ONLY COVERAGE <input type="checkbox"/> FAMILY COVERAGE
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## 2 HSA OWNER INFORMATION (LEGAL NAME FOR IRS REPORTING)

NAME AND ADDRESS		MAILING ADDRESS (if different)	
SSN/TIN	BIRTH DATE	E-MAIL	
HOME PHONE	WORK PHONE	MOBILE PHONE	
EMPLOYER'S NAME AND ADDRESS		OCCUPATION AND SPECIFIC JOB DESCRIPTION	
Government-Issued Photo ID (Type, Number, State, Issue Date, Expiration Date) <b><u>PLEASE PROVIDE A COLOR COPY OF DRIVER'S LICENSE</u></b>			
<b>EMAIL ADDRESS</b>			
<b>MOTHER'S MAIDEN NAME</b>			

## 3 HSA SIGNER INFORMATION

NAME AND ADDRESS		MAILING ADDRESS (if different)	
SSN/TIN	BIRTH DATE	E-MAIL	
HOME PHONE	WORK PHONE	MOBILE PHONE	
EMPLOYER'S NAME AND ADDRESS		OCCUPATION AND SPECIFIC JOB DESCRIPTION	
Government-Issued Photo ID (Type, Number, State, Issue Date, Expiration Date) <b><u>PLEASE PROVIDE A COLOR COPY OF DRIVER'S LICENSE</u></b>			
<b>EMAIL ADDRESS</b>			
<b>MOTHER'S MAIDEN NAME</b>			

\_\_\_\_\_  
**SIGNATURE OF HSA OWNER**

\_\_\_\_\_  
**DATE**



# Health Savings Account (HSA)

To establish your account at TBK Bank, SSB, we need the following information in order to prepare the Custodial Account Application/Agreement and Disclosure Statement and other required documents for your signature.

If the HSA owner is married and does not designate the spouse as the sole primary beneficiary, the spouse must sign the Custodial Account Application to acknowledge and consent to the beneficiary designation below.

## DESIGNATION OF BENEFICIARY

At the time of my death, the primary beneficiaries named below will receive my HSA assets. If all of my primary beneficiaries die before me, the contingent beneficiaries named below will receive my HSA assets. In the event a beneficiary dies before me, such beneficiary's share will be reallocated on a pro-rata basis to the other beneficiaries that share the deceased beneficiary's classification as a primary or contingent beneficiary. A designation of a beneficiary's primary or contingent classification is generally made by entering a percentage in one of the two columns to the left of the name. In the event a beneficiary is named as both a primary and contingent beneficiary, or if a beneficiary is not assigned to a beneficiary classification, such beneficiary shall be a primary beneficiary. If no percentages are assigned to beneficiaries, or if the percentage total for any beneficiary classification exceeds 100 percent, the beneficiaries in that beneficiary classification will share equally. If the percentage total for each beneficiary classification is less than 100 percent, any remaining percentage will be divided equally among the beneficiaries within such class. If all of the beneficiaries die before me, or if none are designated, my HSA assets will be paid to my estate. This designation revokes and supercedes all earlier beneficiary designations which may apply to this HSA.

PRIMARY SHARE	CONTINGENT SHARE	NAME OF BENEFICIARY	SSN OR TIN	RELATIONSHIP TO HSA OWNER	DATE OF BIRTH	ADDRESS, CITY, STATE, AND ZIP
%	%					
%	%					
%	%					
%	%					
%	%					
%	%					
%	%					
Total 100%	Total 100%					

## OVERVIEW

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You may access your HSA account information using Online, Mobile, or Telephone Banking.

## ONLINE ENROLLMENT

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You may enroll in Online Banking either by using the [tbkbank.com](http://tbkbank.com) website or downloading TBK Bank mobile app and selecting “First Time User? Enroll Now”. The below instructions will outline enrollment through [tbkbank.com](http://tbkbank.com).

1. Visit [tbkbank.com](http://tbkbank.com) and roll over the Online Banking button and select Personal
2. Select “Not yet enrolled? Enroll Now”
3. Enter the requested information and select “Enroll”
  - a. If the entered information does not match our records you will be unable to move forward until the information is corrected.
4. Review the Terms and Conditions and select “I agree” to accept.
5. Select the username and password that you will use to access Online Banking, and then select “Continue.”
6. Create your challenge questions and answers using the options provided, and then select “Continue.”
  - a. Select “Don’t challenge me again on this device” if you do not wish to answer the challenge questions each time you access Online Banking.
7. Next, you will be provided the following options for eStatements:
  - a. Enroll – Activate eStatements
  - b. Ask Me Later – will be prompted at a later date
  - c. Decline – If you do not wish to activate eStatements
8. Next, you will be provided the option for Mobile Banking. Customers can enroll any time at a later date:
  - a. Enroll – Activate Mobile Banking
  - b. Ask Me Later – will be prompted at a later date
  - c. Decline – If you do not wish to activate Mobile Banking
9. You will then be redirected to the TBK Bank Online Banking account page.

Enrollment has been completed; you may begin using Online Banking or the TBK Bank mobile app.

## MOBILE SERVICES

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You may enroll or update the mobile service enrollment after logging in to the Online Banking website by selecting “Profile” and then “Enroll” or “Manage Devices”. Below outlines each optional product available to you:

- ┆ Mobile Browser – custom link providing a simple interface. (Requires phone number)
- ┆ Text Banking – use text messages to check account balance and transaction history (requires phone number)
- ┆ Alert Banking – not a required service as customers now use the Alerts function in Online Banking. (requires phone number)
- ┆ Card Controls Alerts – not a required service as customers can use “Manage My Card” to control the debit card from the TBK Bank Mobile app or the Fiserv Cardvalet app. (Requires phone number)

**Note:** It is not required to sign up for any of the above services to use the TBK Bank mobile app.

## TELEPHONE BANKING

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Telephone Banking provides access to accounts without requiring enrolling in online banking by calling (877) 321-4347. The temporary PIN is the last four digits of your SSN.

## ADDITIONAL ONLINE BANKING SERVICES

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- ┌ Bill Pay
- ┌ Credit Sense
- ┌ TBK Bank Budget (Available in Online Banking only)
- ┌ TBK Bank mobile app
- ┌ Manage My Card (accessible only through the TBK Bank mobile app to control TBK Bank debit cards)
- ┌ Mobile Deposit (accessible only through the TBK Bank mobile app)