



HSA – Health Savings Account

- What and Why should I have a HSA?
- Who can open one?
- How is it titled?
- How do I make contributions to it?
 - *employer
 - *account holder deposits
 - *payroll deduction
 - *over the counter deposits
- How do I pay medical expenses?
 - *debit card
 - *checks
- On Line Banking
 - *balance inquiry
 - *transfers
 - *transaction history

Important: remember to always keep documentation for all your withdrawals and from deposits made for insurance reimbursements.

- What do we need to get started at Citizens State Bank?
 - *Copy of your Driver's License (with current address)
 - *Second form of ID – copy of SS card, credit card or FOID card (any one of these)
 - *Phone number
 - *Password for Citizens State Bank
 - *Beneficiary Information
 - *Debit card – select from multiple designs
 - *checks

Please contact any of our locations with questions!

Thank You

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CITIZENS STATE BANK
 102 W MAIN ST
 LENA, IL 61048
 815-369-4524
TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: HEALTH SVGS NOW ACCT

Acct #: 1

Date: JANUARY 10, 2018

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (815) 369-4524.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

At our discretion, we may change the interest rate on your account.

The interest rate for your account _____

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____

Subsequent rates _____

Frequency of rate change

We may change the interest rate on your account _____ daily .

Your initial interest rate will not change _____ .

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____ .

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____ the interest rate initially disclosed to you.

Minimum Balance Requirements

To open the account. You must deposit at least \$ _____ to open this account.

To avoid imposition of fees.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed every _____

if the balance in the account falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed every _____

if the average daily balance for the _____ falls below \$ _____ . The

average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____ .

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below

\$ _____. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of \$ 500.00 in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$ _____ to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Compounding and Crediting

Frequency - Interest will _____ be compounded monthly.

Interest will be credited to your account monthly.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Average Daily Balance Method. We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

The period we use is _____.

Accrual of interest on noncash deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Interest begins to accrue on the business day

_____ you deposit noncash items (for example, checks).

Bonuses

You will _____

as a bonus _____.

You must maintain a minimum _____ of \$ _____ to obtain the bonus.

To earn the bonus, _____

Transaction Limitations

The minimum amount you may deposit is

\$ _____.

The minimum amount you may withdraw is

\$ _____.

During any _____, you may not make more than _____ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

Overdrafts can be created by check, in-person withdrawal, ATM withdrawal, or other electronic means as applicable. See attached fee schedule.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms

The following tiered rates apply to this account:

Daily Balance	Rate	APY
\$ 0.00 - \$ 499.99	.00 %	.00 %
\$ 500.00 - \$ 4,999.99	.15 %	.15 %
\$ 5,000.00 - \$ 14,999.99	.20 %	.20 %
\$ 15,000.00 & Above	.25 %	.25 %

\$5.00 charge for copies of a 1099 or a 5498 form.

\$10.00 charge when bank corrects information sent to IRS due to customer error.

\$20.00 charge to reverse excess contributions or to close account.

A per item fee of \$.20 will be charged for each debit in excess of 20 during a statement cycle.