



Approximately ten business days after we receive your application, you will receive a welcome letter and HSA checking account disclosures from American Chartered Bank. This welcome packet will also include your new American Chartered Bank HSA checking account number. If you choose to order a debit card and/or checks those items are mailed separately and should arrive within 5 to 7 business days after you receive the Bank's welcome packet.

**Please fill out the HSA forms completely and provide all signatures requested.
The following items must be enclosed to ensure timely processing of your account.**

- Copy of driver's license of each person who will be signing on the account. (Required by Patriot Act)**
- Opening HSA Contribution:** If you are sending in a contribution with this application, make the check payable to **American Chartered Bank**.

Mail HSA forms and checks to:

**HSA Trustee Services
P.O. Box 1088
Lake Geneva, WI 53147**

If sending by FedEx or UPS:

**HSA Trustee Services
W2888 Krueger Road Suite A
Lake Geneva, WI 53147**

Questions call HSA Trustee Services at 866-HSA-2010

Your business is greatly appreciated. Please let us know if we can be of further service.

HSA Trustee Services



Health Savings Account Application

Member FDIC

ELIGIBILITY REQUIREMENTS (REQUIRED):

Answer the following four questions to determine if you are eligible for a Health Savings Account (HSA)*.

- 1. I am covered under a Qualified High Deductible Health Plan (QHDHP). TRUE FALSE
- 2. I am not covered by a health plan, other than a QHDHP, which provides any of the same benefits as the QHDHP. TRUE FALSE
- 3. I am not eligible for Medicare (age 65) or if I am eligible, I am not enrolled in Part A or B. TRUE FALSE
- 4. I am not a dependent on another person's tax return. TRUE FALSE

If you answered FALSE to any of the four questions above DO NOT CONTINUE. You are not eligible to open a Health Savings Account. By signing and submitting this application you affirm your eligibility to establish a Health Savings Account.

*You may open an HSA if you are transferring HSA funds from another custodian even if you answered false to any of the four questions above. However you may no longer be qualified to make additional contributions. We recommend you check with your tax advisor before making further contributions.

IMPORTANT INFORMATION ABOUT OPENING AN ACCOUNT:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you. When you open an account, the Bank will ask for your name, residence address, date of birth, and other information that will allow us to identify you. We may also ask to see a copy of your driver's license, social security card or other identifying documents.

RULES AND CONDITIONS APPLICABLE TO HEALTH SAVINGS ACCOUNTS:

General Information: An HSA is a custodial account which is created exclusively for the benefit of the HSA holder, and which is generally used to pay qualifying medical expenses. If you are eligible, you or your employer can make contributions to your HSA. Qualifying distributions from your HSA are tax-free.

Definitions: High Deductible Health Plan (HDHP) generally means, as defined in IRC Section 223(c)(2), a health plan which satisfies the following requirements regarding deductibles and expenses for tax year 2010:

- (a) For single coverage, the deductible must not be less than \$1,200, with annual out-of-pocket expenses not exceeding \$5,950, or
- (b) For family coverage, the deductible must not be less than \$2,400, with annual out-of-pocket expenses not exceeding \$11,900. The maximum amount of contributions in any one-year that can be made \$3,050 for single coverage, and \$6,150 for family coverage.

Refer to the IRS or to our website, <https://www.americanchartered.com/personalHealthSavings.aspx>, for the current year limits. In general catch up contributions for a spouse must be made into a separate HSA account opened in the name of the spouse.

PERSONAL INFORMATION (REQUIRED): PLEASE PRINT CLEARLY

Name: _____
(First) (Initial) (Last)

Social Security Number: _____ Birth Date: _____

Residence Street Address: _____

City: _____ State: _____ Zip Code: _____

U.S. Patriot Act regulations require that we obtain a valid residential street address from all new customers. If you use a PO Box as an alternate mailing address, you must also provide us with a valid residential street address for verification purposes. Your account will not be opened without this information. In an effort to avoid additional address verification follow up, you may include a copy of your drivers license, a utility bill, or a paystub showing your current residential street address.

Alternate Mailing Address: _____

City: _____ State: _____ Zip Code: _____

Home Phone #: _____ Business Phone #: _____

Form of Identification: Driver's License State ID Passport ID Number: _____

ID Issue Date: _____ ID Expiration Date: _____ ID State of Issue: _____

City & State where you were born: _____, _____ Your mother's maiden name: _____
(City) (State)

E-Mail Address (Required for Online Banking and E-Statements): _____@_____



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ACCOUNT TYPE / OPENING DEPOSIT (REQUIRED):

Type of Account Desired

HSA Checking

Please indicate HDHP insurance coverage : Individual, or Family Insurance Plan Effective Date: _____

When including a deposit indicate type: Regular – Contribution Year: _____ Rollover

(If no choice is made the default will be a regular - current year contribution)

ADDITIONAL HEALTH SAVINGS ACCOUNT PRODUCT & SERVICE OPTIONS:

I would like to order personalized checks for my HSA Account*. Please including a separate check made payable to American Chartered Bank for the check-printing fee of \$17.20 for single checks or \$19.20 for duplicate checks. (Check printing fees are subject to change without notice.)

I would like a free Visa Debit Card* issued in my name.

Free Online Banking: To enroll in Online Banking visit the bank's web site at www.americanchartered.com and click on 'ENROLL IN ONLINE BANKING' found on the Online Banking section of the home page. To enroll you will need your account number which will arrive in your welcome packet.

Free Electronic Statements: Your HSA account will automatically be set up with secure Electronic Statements (E-Statements). Your nine (9) digit E-Statement passwords is assigned to you and will be the **first five (5) characters of your email address (in capital letters) plus the last four (4) digits of your social security number.** No thanks, please send me a paper statement.

** Purchases made with either a Visa Debit Card or checks will be reported by the Bank as "normal distributions" for the year in which the transaction is posted to your account. You should not use your Visa Debit Card or checks for non-qualifying or non-medical purpose. You may be subject to IRS penalties if you do. We ask that you submit an HSA withdrawal form when requesting a non-qualifying or non-medical distribution. This form is available on our website at <https://www.americanchartered.com/personalHealthSavings.aspx>.*

DESIGNATION OF AUTHORIZED SIGNER (optional):

If you wish to grant your spouse or another third party access to your account as an Authorized Signer please complete all the required fields below and have the Authorized Signer sign the signature card where indicated.

Name: _____
(First) (Initial) (Last)

Residence Street Address: _____

Social Security Number: _____ Birth Date: _____

Form of Identification: Driver's License State ID Passport ID Number: _____

State of Issue: _____ ID Issue Date: _____ ID Expiration: _____

Mother's Maiden Name: _____ City of Birth: _____ State of Birth: _____

I authorize American Chartered Bank to issue an additional Visa Debit Card on my account to the authorized signer designated above. If more than one person signs this application, all such persons agree to be jointly and severally liable for the performance of the obligations set forth in the Visa Debit Card Agreement, to be sent with the cards. I acknowledge I will be liable for the use of the Visa Debit Card by the authorized signer.

EMPLOYER INFORMATION:

Employer Name: _____

Employer Contact Name: _____

Employer Contact Number: _____ Address: _____

City: _____ State: _____ Zip Code: _____



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DESIGNATION OF BENEFICIARIES:

The following individual(s) or entity shall be my primary and/or contingent beneficiary(s). If neither primary nor contingent is indicated, the individual or entity will be deemed to be a primary beneficiary. If more than one primary beneficiary is designated and no distribution percentages are indicated, the beneficiaries will be deemed to own equal share percentages in the account. Multiple contingent beneficiaries with no share percentage indicated will also be deemed to share equally. If a primary or contingent beneficiary dies before me, his or her interest and the interest of his or her heirs shall terminate completely, and the percentage share of any remaining beneficiary(s) shall be increased on a pro-rated basis. If no primary beneficiary(s) survives me, the contingent beneficiary(s) shall acquire the designated share of my account.

Beneficiary Name and Address	Date of Birth	Relationship	Primary or Contingent	Share (Percent)
			<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	
			<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	
			<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	
			<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	
			<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	

SPOUSAL CONSENT

This section should be reviewed if the residence of the Account Holder is located in a community or marital property state, and the Account Holder is married. Due to important tax consequences of giving up one's community property interest, individual's signing below should consult with a competent legal or tax advisor.

- I am not married:** I understand that if I become married in the future, I must complete a new Designation of Beneficiary form.
- I am married:** I understand that if I choose to designate a primary beneficiary other than my spouse, my spouse must sign the spousal consent portion on the attached signature card and my spouse's signature must be witnessed by someone other than myself.

RULES AND REGULATIONS

American Chartered Bank is hereby appointed to serve as custodian of my Health Savings Account.

By signing the attached signature card I understand and agree to be bound by the rules and regulations which apply to Health Savings Accounts as established by this Application and the HSA Custodial Agreement and any amendments to them. I also agree to be bound by the Bank's agreements, rules, regulations, and disclosures applicable to this account and any additional accounts that I establish with the Bank in the future.

I understand the eligibility requirements for the type of HSA deposit that I am making, and I state that I do qualify to make the deposit.

The HSA Custodial Agreement and all account disclosures will be provided at account opening. If this account is opened electronically or through the mail they will be mailed to me no later than 10 business days after this account is opened.

Within seven (7) calendar days from the date I open this HSA, I may revoke it by mailing or delivering a written notice to the custodian of the account.

I assume complete responsibility for:

- (1) Determining that I am eligible for a HSA each year I make a contribution
- (2) Ensuring that all contributions I make are within the limits set forth by the tax laws
- (3) The tax consequences of any contribution (including rollover contributions) and distributions.

I authorize American Chartered Bank to release to my employer account related information necessary to support the posting of contributions to my Health Savings Account including account number, social security number and bank routing information.



**Return This Application to: hsa Trustee Services
P.O. Box 1088
Lake Geneva, WI 53147**

Initial Account Funding: If you are funding your new HSA at account opening include a check, with this signature card, *payable to American Chartered Bank*.

If you ordered personalized checks you must include a separate check also *payable to American Chartered Bank* for the appropriate printing charge.

\$17.20 for one box single checks \$19.20 for one box duplicate checks

Health Savings Account SIGNATURE CARD		
HSA ACCOUNT HOLDER NAME (PRINTED)	DATE OPENED	ACCOUNT NUMBER:
	For Bank Use Only	For Bank Use Only
HSA ACCOUNT HOLDER ADDRESS (PRINTED)		TYPE OF ACCOUNT: <input type="checkbox"/> HSA Checking
<p>By signing this signature card I acknowledge that I have read and agree to all the conditions contained in the HSA account application and agree to be bound by the rules and regulations regulating this account as described in the Custodial Agreement, account disclosures and by any amendments to them. I also authorize American Chartered Bank to release to my employer account related information necessary to support the posting of contributions to my Health Savings Account including account number, SSN, and bank routing information.</p> <p>I authorize hsa Trustee Services, who is acting as my agent, to submit this Health Savings Account application in my name to American Chartered Bank. I attest to the accuracy of all information provided in the application. American Chartered Bank is not affiliated with hsa Trustee Services and as such, I agree to release and waive any and all claims that I have, or may have at any time in the future, against American Chartered Bank for any act or omission, taken or failed to be taken, by hsa Trustee Services regarding the administration of my account.</p> <p>The depositor has read and certifies under provision of perjury to the truthfulness of the tax withholding certificate appearing below. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding. Signatures shown above are specimen or facsimile signatures of person(s) authorized to effect transactions on this account by the current depository resolution that filed with the Bank. If Single Name Account: This account is owned by the party named hereon.</p> <p>TAX WITHHOLDING CERTIFICATE: Under penalties of perjury, the depositor certifies (1) that the tax identification number shown on this form is the depositor's correct tax payer identification number and that (2) the depositor is not subject to backup withholding either because (a) the depositor is exempt from such withholding, (b) the depositor has not been notified that the depositor is subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the Internal Revenue Service has notified the depositor that the depositor is no longer subject to backup withholding. **Strike the part (2) of this paragraph if the depositor has been notified that the depositor is subject to backup withholding due to underreporting and has not received a notice from the Internal Revenue Service that backup withholding has terminated.</p>		
HSA ACCOUNT HOLDER SIGNATURE		SOCIAL SECURITY #
AUTHORIZED SIGNER SIGNATURE (if applicable)		SOCIAL SECURITY #

<p>SPOUSAL CONSENT FORM: Complete this section <u>only</u> if the you, the HSA Account Owner, are married and your spouse <u>has not</u> been designated as the primary beneficiary.</p>
*SIGNATURE OF SPOUSE:
SIGNATURE OF WITNESS: (Cannot be HSA account holder or spouse):
<p>* I am the spouse of the above-named Account Holder. I acknowledge that I have received a fair and reasonable disclosure of my spouse's property and financial obligations. Due to the important tax consequences of giving up my interest in this account, I have been advised to see a tax professional. I hereby give the Account Holder any interest I have in the funds or property deposited in this account, and consent to the beneficiary designation(s) indicated above. I assume full responsibility for any adverse consequences that may result. The Custodian gave no tax or legal advice to me.</p>