

# HSA CHECKING

A tax-advantaged way to save  
and pay for health care expenses.



- ◆ No set-up or annual fee
- ◆ Better than competitive dividend rate
- ◆ Easy access to funds

The Better Option for your  
**Health Savings Account.**



# Health Savings ACCOUNT

## Save for a healthy tomorrow

Health Savings Account (HSA) Checking is a tax-sheltered account that allows you to make tax-deductible contributions and tax-free withdrawals for qualified medical expenses. HSA Checking requires a qualifying high-deductible medical insurance plan.

- **No set-up fees.**
- **No annual maintenance fees.**
- **Contributions are tax deductible.**
- **Funds earn dividends and grow on a tax-deferred basis.**
- **Tax-free withdrawals for qualified health care expenses.**
- **Withdrawal funds anytime you need via cash, check, or debit card.**
- **Funds not spent by the end of the year carry over from one year to the next.**
- **Your account balance is always yours, even if you change employers.**
- **Distributions after age 65 that are not qualified medical expenses are penalty-free.**

**Contact any Tech Credit Union branch or call 800-276-8324 for more information.**

[www.techcu.org](http://www.techcu.org)



Contributions, withdrawals, and the payment of health care expenses are the sole responsibility of the account holder. The account holder is responsible for determining eligibility to open HSA Checking and for using the account according to the Internal Revenue Service requirements. Earnings are exempt from federal taxes. Contact your state department of revenue to determine if it also provides tax benefits. Tech Credit Union is prohibited from paying dividends in excess of earnings. The Board of Directors declare dividend rates at their regular monthly meeting.

