

HSA Online Access and Education

UMB Healthcare Services makes managing your HSA easy and secure from the comfort of your home, office or on the go.

View your balance and transactions, print a statement, transfer funds and much more with free online banking that you securely access anytime from anywhere.

Benefits:

- Everything you need to interact with your account is readily available on one page. No drop-down menus to navigate.
- User-friendly features and smart tools to put you in control of planning, paying and saving for healthcare.
- Simplified dashboard design to quickly view recent activity and year-to-date contributions—for an instant update on dollars spent and contributed.
- Budget management – integrate your HSA online banking with Quicken® or Microsoft Money for extended money management features.

Features and Tools:

- Pay qualified medical expenses online or reimburse yourself.
- Set up recurring contributions to your HSA.
- Set up recurring reimbursements for your qualified medical expenses.
- Track and manage your eligible medical receipts using ReceiptVault.
- Enroll and access HSA investment account.¹
- View and download current and prior year tax information and forms.
- Enroll in and view e-statements online
- Access Calculators, FAQs, and other helpful resources.
- Help by phone or web chat.

The image displays two screenshots of the UMB HSA online banking interface. The top screenshot shows a user's dashboard with a balance of \$5200.00 and a 'Recent Activity' section listing transactions like a Walgreens purchase and payroll contributions. A 'Digital Wallet' section is also visible. The bottom screenshot shows a 'Transactions & eStatements' page with a table of transactions and a 'Be a Better Saver' video player.

DATE	DESCRIPTION	AMOUNT	BALANCE
11/15/18	Walgreens	Pending \$722.04	\$4,522.73
11/12/18	Auto Payroll Contribution	\$300.00	\$4,646.23
10/26/18	Auto Payroll Contribution	\$200.00	\$4,446.23
10/26/18	Paper Statement Fee	-\$1.90	\$4,346.23
10/17/18	Bill Pay: St. Mary's Hospital	-\$222.00	\$4,247.73
10/14/18	Auto Payroll Contribution	\$200.00	\$4,575.73
10/3/18	Auto Payroll Contribution	\$200.00	\$4,375.73
9/28/18	Online Transfer	-\$300.00	\$4,175.73
9/22/18	CYS	\$5.55	\$4,175.73

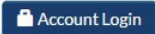
Sign up for online banking at <https://myhsa.umb.com/SelfEnrollment/CustAcct.aspx>

Questions? Call 866.520.4472 or visit our website at hsa.umb.com

¹Investments in securities through an HSA investment account are:
Not FDIC Insured • May Lose Value • No Bank Guarantee

UMB HSA Online Access Instructions

You can access your account online via hsa.umb.com. If you have not yet established a user ID and password, you will first need to sign up.

You can do this by clicking  located at the top of the page. In the pop-up box, you will click [Sign up for online banking](#).

You will then have two enrollment options to choose from the drop-down menu:

1. HSA Deposit Account

You will need the following information:

- 10-digit HSA number – (starts with 98) This can be found on any of your account statements or your welcome letter.
- Last five digits of your Social Security number
- Street Address – must be entered exactly as it appears on your statements (i.e. Statement reads: *123 W Main St* you must enter it exactly as it appears. If you enter: *123 West Main Street*, you will receive an error)
- Statement Zip Code

2. HSA Debit Card

You will need the following information:

- 16-digit HSA Visa Debit Card number
- Last five digits of your Social Security number
- HSA Visa Debit Card expiration date (MM/YY)
- Statement Zip Code

If all the information is entered correctly, you will then be prompted to establish a **User ID** and **Password**. When you create a User ID you must click [Check for availability](#) before continuing.

After you have setup the User ID and Password you will then be asked to sign in and create your **Security Profile**.

You will go through five steps to set up your security profile the first time you log in:

1. What is this?

This step will give you an overview of the reason for the enhanced security and a glimpse of how it works.

2. Security Questions

You will select five different questions from the drop-down menus and answer each question. There are a total of 30 questions to choose from.

3. Confirm

You will review the information you entered to ensure that the information is correct.

4. Complete

You will now be able to continue to Your Online Banking.

If you have any questions, please contact us at 866.520.4472 from 7 a.m. — 7:30 p.m. Monday through Friday CT; and on Saturday from 8 a.m. — 5 p.m. CT.