



Start saving for future healthcare expenses.

## Health Savings Accounts

A Health Savings Account (HSA) is a tax advantage account that you can use to pay for current or future IRS-qualified medical expenses\*. An HSA account is used with a qualifying high-deductible health plan (HDHP). It's a smart way to get more for your money.

- Contribute to and manage your HSA quickly and easily, including payroll deduction, online banking, unlimited debit card access, in person, or by phone.
  - You can claim a tax deduction (within limits) for contributions you, your employer or third parties make to your HSA account\*.
  - HSA contributions made by your employer may be excluded from your gross income\*.
- Free and convenient options, including Bill Pay, Mobile Banking\*, and Snapshot Deposit\*.
- Distributions may be free from tax when used for IRS-qualified medical expenses\*.
- HSA funds earn interest and earnings are tax free\*.
- Unused funds roll over and earn interest year after year. After age 65, funds can be withdrawn for any purpose without penalty (subject to ordinary income taxes).

Stop by any of our branches to see if you're eligible to contribute to an HSA account and for more account details.



[bannerbank.com](http://bannerbank.com) | 800-272-9933

\*HSAs are taxable in California. For more details about HSA's please refer to IRS publication 969 titled, "Health Savings Accounts and Other Tax-Favored Health Plans". For a complete list of IRS-qualified medical expenses, please refer to IRS publication 502 titled, "Medical and Dental Expenses". Banner Bank does not provide tax advice. Consult your tax professional for tax related questions. Check with your mobile provider for messaging and data rates.

Member FDIC

