

Make HSA Transaction

Making a payment to yourself

You're eventually going to have to make a payment or withdrawal from your HSA, and here's where you'll find how easy it is to do so.

You can use this page to make a one-time payment to yourself ("Me") as reimbursement for out-of-pocket expenses. Or, you can set up a recurring payment schedule for yourself.

Use these instructions to guide you through the HSA transaction process.

To Make a Payment to Yourself

- 1 Click the **"Make HSA Transaction"** button on the home page (or in the **"I Want to..."** drop-down menu)
- 2 **From:** Select **"My HSA"** from the drop-down menu
- 3 **To:** Select the applicable **bank account** from the drop-down menu*
- 4 **Frequency:** If this is a one-time payment, select **"One-time"** and skip to step 5. Select **"Schedule"** to set up a recurring payment.
 - a. **Schedule:** Select **"Monthly"** or **"Weekly"**
 - **Monthly:** Select either **"Day"** or **"On the"** and click on the specific information
 - **Weekly:** Select the frequency and day of week
 - b. **Start Date:** Click the calendar icon and select the date for contribution to begin
 - c. **End Date:** Choose either:
 - **None:** If the recurring contribution never ends
 - **End By:** Click the calendar icon and select the date for contribution to end

Accounts / Make HSA Transaction

Create Transaction

From * My HSA

To * Me (Check)

38 Fountain Square Plaza
Cincinnati, OH 45263
Update Address

A Bank Account is on hold and pending activation. Once your bank account is active, it will display in the dropdown. Activate Bank Account.

Based on your selections, you will be requesting a distribution (withdrawal).

Cancel Next

Accounts / Make HSA Transaction

Transaction Schedule

Frequency * One-time Schedule

Summary

From My HSA

To Me (Check)
38 Fountain Square Plaza
Cincinnati, OH 45263

Cancel Previous Next

Accounts / Make HSA Transaction

Transaction Schedule

Frequency * One-time Schedule

Schedule * Monthly Weekly

Day: 1 of every 1 month(s)

On the: First Monday of every 1 month(s)

Start Date * mm/dd/yyyy

End Date None

End by mm/dd/yyyy

Summary

From My HSA

To Me (Check)
38 Fountain Square Plaza
Cincinnati, OH 45263

Cancel Previous Next

Make HSA Transaction

Making a payment to yourself (continued)

- 5 **Amount:** Enter the dollar amount
- 6 **Expense (optional):** Select a specific expense category from the drop-down menu
- 7 **Recipient/Patient (optional):** Check the appropriate box**
- 8 **Notes (optional):** Include notes to yourself about the transaction
- 9 **Agree to Terms:** Make sure you check this box
- 10 **Click Submit:** Click to submit

Accounts / Make HSA Transaction

Transaction Details

Tax Description: Normal Distribution

Amount: \$ (5)

Expense: Select an expense category... (6)

Recipient/Patient: John Smith, Jr. (7)

Notes (8)

Summary

From: My HSA

To: Me (Check)
28 Fountain Square Plaza
Cincinnati, OH 45263

Schedule: One-time

Buttons: Cancel, Previous, Next

Accounts / Transaction Summary

Transaction Summary (1)

From	To	Expense	Amount	
My HSA	Me (Check)	N/A	\$100.00	Remove
Total Amount			\$100.00	

Normal Distribution Disclaimer (9) Agreed

I certify I am the HSA account holder, beneficiary or other individual authorized to execute this distribution request. I am claiming reimbursement only for eligible expenses incurred during the applicable coverage period for myself and/or my legal dependent(s) under the plan. These expenses have not previously been reimbursed or will not be reimbursed under any other benefit plan, and will not be claimed as an income tax deduction. I certify that I am responsible for any consequences resulting from this distribution. I understand that my designated representative or custodian/trustee cannot provide legal advice. I indemnify and agree to hold the custodian/trustee and their designated representative harmless against any liabilities.

I confirm that the financial transaction I am about to initiate is for domestic purposes only and will not be sent internationally.

Timing/Market Value Fluctuation of Distributions
Distributions from your cash account will generally be made within 72 hours of your request. If you use a debit card, funds in your cash account are available immediately. If it is necessary to sell investments and transfer funds to your cash account in order to cover your distribution request, this may take up to 6 business days. The amount received for your distribution request, which involves the sale of investments, may be less than your full distribution amount requested, due to market value fluctuation.

Redemption Fees
Sales of mutual funds may result in redemption fees if trades occur within specific periods established by certain mutual funds. These redemption fees exist to protect the interests of long-term shareholders by discouraging market timing and excessive trading abuses through the imposition of penalties on rapid in-and-out trades. See the mutual fund prospectus for more information on redemption fees.

(9) I have read, understand, and agree to the information and terms above.

Buttons: Cancel, Save for Later, Add Another, Submit (10)

*You must have a bank account linked to distribute funds to "Me" (see page 23).

If you have dependents and/or beneficiaries that are not listed in the Recipient/Patient section, you can add them under the **Profile tab.

For a list of qualified medical expenses, please visit www.irs.gov.

Make HSA Transaction

Making a payment to someone else

You can also use this page to make a payment to “Someone Else.”

Use these instructions to guide you through the distribution process.

To Make a Payment to “Someone Else”

- 1 Click the “**Make HSA Transaction**” button on the home page (or in the “**I Want to...**” drop-down menu)
- 2 **From:** Select “**My HSA**” from the drop-down menu
- 3 **To:** Select “**Someone Else**”
- 4 **Payee:** Select “**Add a New Payee**” to enter new information, or click “**Select a Saved Payee**” to generate payee information that had been entered and saved previously
- 5 **Payee Name:** Enter who provided the service (physician’s office, hospital, etc.)
- 6 **For (optional):** When appropriate, provide the name of the person who received service
- 7 **Account Number:** Enter the account number that the payee uses to identify the service or recipient
- 8 **Payee Address:** Enter the address of the service provider
- 9 **Save Payee Information:** Click the checkbox if you expect repeat payments to the new Payee, or if you made updates to an existing Payee

This screenshot shows the 'Accounts / Make HSA Transaction' page. The 'Create Transaction' section has 'From' set to 'My HSA' and 'To' set to 'Someone Else'. A 'Next' button is visible at the bottom right. A blue circle with the number 1 is in the top right corner, and blue circles with numbers 2 and 3 are next to the 'From' and 'To' dropdown menus respectively.

This screenshot shows the 'Payee Details' section of the 'Accounts / Make HSA Transaction' page. The 'Payee' is 'Walgreens', 'For' is 'Jane Smith', 'Account Number' is '456789', and 'Payee Address' is '1900 Main St, Indiana 46545'. The 'Save updates to payee information' checkbox is checked. A 'Next' button is visible at the bottom right. Blue circles with numbers 4 through 9 are placed over the 'Payee Name', 'For', 'Account Number', 'Payee Address', and 'Save updates to payee information' fields respectively.

Make HSA Transaction

Making a payment to someone else (continued)

10 Frequency: If this is a one-time payment, select “**One-time**” and skip to step 11. Select “**Schedule**” to set up a recurring payment.

a. Schedule: Select “**Monthly**” or “**Weekly**”

- **Monthly:** Select either “**Day**” or “**On the**” and click on the specific information
- **Weekly:** Select the frequency and day of week

b. Start Date: Click the calendar icon and select the date for contribution to begin

c. End Date: Choose either:

- **None:** If the recurring contribution never ends
- **End By:** Click the calendar icon and select the date for contribution to end

This screenshot shows the 'Accounts / Make HSA Transaction' form. The 'Transaction Schedule' section has 'Frequency' set to 'One-time' (indicated by a blue radio button) and 'Schedule' (indicated by a grey radio button). A blue circle with the number '10' is placed over the 'One-time' radio button. The 'Summary' section shows 'From: My HSA' and 'To: Someone Else'. Navigation buttons 'Cancel', 'Previous', and 'Next' are at the bottom.

This screenshot shows the 'Accounts / Make HSA Transaction' form with 'Frequency' set to 'Schedule' (indicated by a blue radio button). The 'Schedule' section has 'Monthly' selected (indicated by a blue radio button) and 'Weekly' (indicated by a grey radio button). The 'Day' is set to '1' of every '1' month(s). The 'Start Date' is set to 'mm/dd/yyyy' with a calendar icon. The 'End Date' is set to 'None' (indicated by a blue radio button) and 'End by' is set to 'mm/dd/yyyy' with a calendar icon. A blue circle with the number '10' is placed over the 'Schedule' radio button. A grey circle with the letter 'a' is placed over the 'Monthly' radio button. A grey circle with the letter 'b' is placed over the 'Start Date' field. A grey circle with the letter 'c' is placed over the 'End Date' field. The 'Summary' section shows 'From: My HSA' and 'To: Someone Else'. Navigation buttons 'Cancel', 'Previous', and 'Next' are at the bottom.

Make HSA Transaction

Making a payment to someone else (continued)

- 11 **Amount:** Enter the dollar amount
- 12 **Expense (optional):** Select a specific expense category from the drop-down menu
- 13 **Recipient/Patient (optional):** Check the appropriate box*
- 14 **Notes (optional):** Include notes to yourself about the transaction
- 15 **Agree to Terms:** Make sure you check this box
- 16 **Click Submit:** click to submit

Accounts / Make HSA Transaction

Transaction Details

Tax Description: Normal Distribution

Amount: \$ 250

Expense: Pharmacy

Recipient/Patient: John Smith, Jr.

Notes: New Note

Summary

From: My HSA

To: Someone Else

Schedule: One-time

Buttons: Cancel, Previous, Next

Accounts / Transaction Summary

From	To	Expense	Amount	
My HSA	Walgreens	Pharmacy	\$250.00	Remove
Total Amount			\$250.00	

Normal Distribution Disclaimer

Agreed

I certify I am the HSA account holder, beneficiary or other individual authorized to execute this distribution request. I am claiming reimbursement only for eligible expenses incurred during the applicable coverage period for myself and/or my legal dependent(s) under the plan. These expenses have not previously been reimbursed or will not be reimbursed under any other benefit plan, and will not be claimed as an income tax deduction. I certify that I am responsible for any consequences resulting from this distribution. I understand that my designated representative or custodian/trustee cannot provide legal advice. I indemnify and agree to hold the custodian/trustee and their designated representative harmless against any liabilities.

I confirm that the financial transaction I am about to initiate is for domestic purposes only and will not be sent internationally.

Timing/Market Value Fluctuation of Distributions

Distributions from your cash account will generally be made within 72 hours of your request. If you use a debit card, funds in your cash account are available immediately. If it is necessary to sell investments and transfer funds to your cash account in order to cover your distribution request, this may take up to 6 business days. The amount received for your distribution request, which involves the sale of investments, may be less than your full distribution amount requested, due to market value fluctuation.

Redemption Fees

Sales of mutual funds may result in redemption fees if trades occur within specific periods established by certain mutual funds. These redemption fees exist to protect the interests of long-term shareholders by discouraging market timing and excessive trading abuses through the imposition of penalties on rapid in-and-out trades. See the mutual fund prospectus for more information on redemption fees.

I have read, understand, and agree to the information and terms above.

Buttons: Cancel, Save for Later, Add Another, Submit

*If you have dependents and/or beneficiaries that are not listed in the Recipient/Patient section, you can add them under the **Profile** tab.

Make HSA Transaction

Making an online contribution

Here's the fun part: building up the money in your Fifth Third HSA!

You can make a one-time or recurring contribution to your account by filling in the appropriate information. Follow these instructions to complete the contribution process:

- 1 Click the **"Make HSA Transaction"** button on the home page (or in the **"I Want to..."** drop-down menu)
- 2 **From:** Select the applicable bank account from the drop-down menu*
- 3 **To:** Select **"My HSA"** from the drop-down menu
- 4 **Frequency:** If this is a one-time payment, select **"One-time"** and skip to step 5. Select **"Schedule"** to set up a recurring payment.

- a. **Schedule:** Select **"Monthly"** or **"Weekly"**
 - **Monthly:** Select either **"Day"** or **"On the"** and click on the specific information
 - **Weekly:** Select the frequency and day of week
- b. **Start Date:** Click the calendar icon and select the date for contribution to begin
- c. **End Date:** Choose either:
 - **None:** If the recurring contribution never ends
 - **End By:** Click the calendar icon and select the date for contribution to end

1

2

3

Make HSA Transaction

Making an online contribution (continued)

- 5 **Amount:** Enter the dollar amount
 - a. The chart at the top of this page shows you your maximum contribution available for the current and prior year.
- 6 **Notes (optional):** Include notes to yourself about the transaction
- 7 **Agree to Terms:** Make sure you check this box
- 8 **Click Submit:** Click to submit

Accounts / Make HSA Transaction

Transaction Details

Tax Year * 2015

Amount * \$ 100.00

Notes

Tax Year	IRS Maximum	Processed	Scheduled	Pending	Maximum Contribution Available
2015	\$6,600.00	\$0.00	\$0.00	\$0.00	\$6,600.00
2014	\$6,550.00	\$0.00	\$0.00	\$0.00	\$6,550.00

Transaction Summary

From: Fifth Third / Checking (xxxx7886)

To: My HSA

Schedule: Scheduled

Accounts / Make HSA Transaction

Confirm Transaction

From: Fifth Third / Checking (xxxx7886)

To: My HSA

Schedule: Scheduled

Tax Year: 2015

Amount: \$100.00

Contribution Disclaimer:
I certify I am the account holder on the bank account funds will be withdrawn from for this contribution. I certify that I am responsible for monitoring my contribution limits and for any tax implications resulting from this contribution. I certify I am currently enrolled in a high deductible health plan. I understand my designated representative or custodian/trustee cannot provide legal advice. I indemnify and agree to hold the custodian/trustee and their designated representative harmless against any liabilities.

Timing of the Contribution:
Contributions from your personal bank account will generally be withdrawn within 2 to 3 business days of your request.

I have read, understand, and agree to the information and terms above.

NOTE: Under **Apply Contribution to Tax Year**, a drop-down selection option showing the previous tax year will appear from January 1 through the tax filing deadline. The current tax year will be the default display. After the tax filing deadline passes, the option for choosing a tax year will no longer appear.

*You must have a bank account linked in order to contribute funds online. See page 23 for instructions on how to link a bank account to your HSA.

Fifth Third Bank does not provide tax or accounting advice. Please consult an accountant or tax advisor for professional advice on these areas.

Manage Investments

HSA Investment Details

If you have an HSA investment account, you can view the details of your HSA investments from the Accounts section.

Select “**Manage Investments**” from the Home Page, or “**Investments**” from the Accounts Summary page.

Click “**Setup Investment Transfers**” to set your investment transfer threshold. Enter your investment transfer threshold and click “**Save.**”

To view the details of your investment account, click “**Manage Investments.**”

1 First, you will be required to answer a security question in order to continue.

2 Then, you can perform a variety of actions to manage your investments, including:

- **Setting Investment Elections:** Select the percentage of the mutual funds you wish to invest in
- Making changes to existing balances by:
 - **Realigning Investments:** Affects your entire account balance by initiating the sale of existing investments and reinvesting the proceeds according to your new investment instructions
 - **Transferring Investments:** Affects a single investment fund by authorizing its liquidation and reinvesting the proceeds into an alternative investment

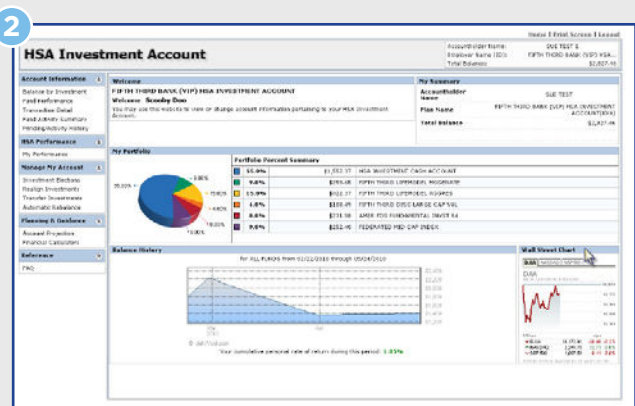
1 Authentication

In order to manage your investments, you must answer the following security question.

Security Question What is your mother's maiden name?

Answer*

Cancel **Submit**



- **Automatic Rebalancing:** Periodically buying or selling assets in your portfolio to maintain the asset allocation levels you originally set

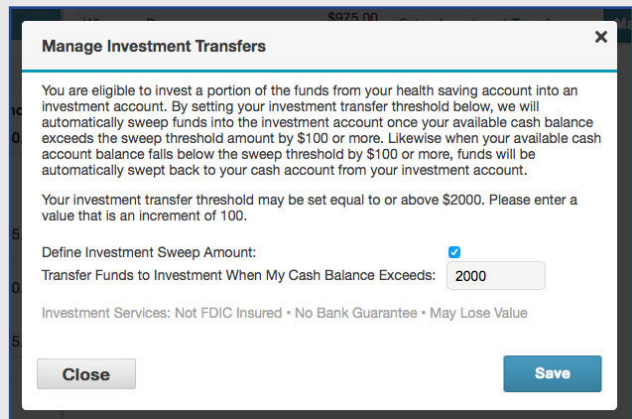
Manage Investments

HSA Investment Details (continued)

3 The FAQs contain great information specific to the investment portal and may provide you with the answers to most of your questions. Click on **FAQ** located under Reference along the left navigation.

NOTE: As the HSA account holder, you must opt-in to the HSA Investment Account if you decide you would like to invest your HSA funds. To opt-in, you must go **Accounts -> Account Summary -> View HSA Summary -> Manage Investment Transfers**. Enter your desired investment threshold and click **Save**. The investment threshold must be set equal to or above \$2,000. Please contact the HSA Support Center with any questions or for assistance with changing your investment threshold.

HSA Support Center
888-350-5353
Monday through Friday,
7 a.m. to 10 p.m., ET
Saturday, 8:30 a.m. to 5 p.m., ET



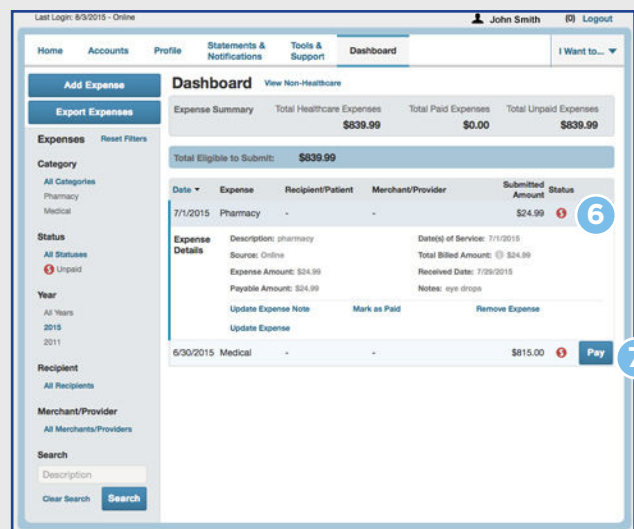
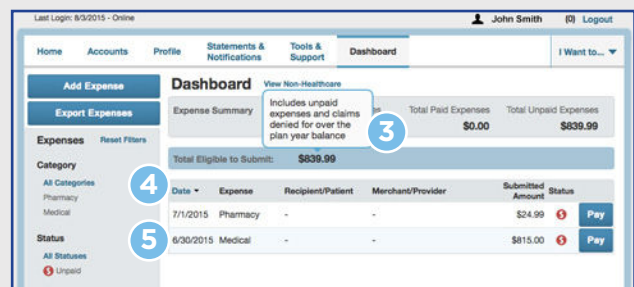
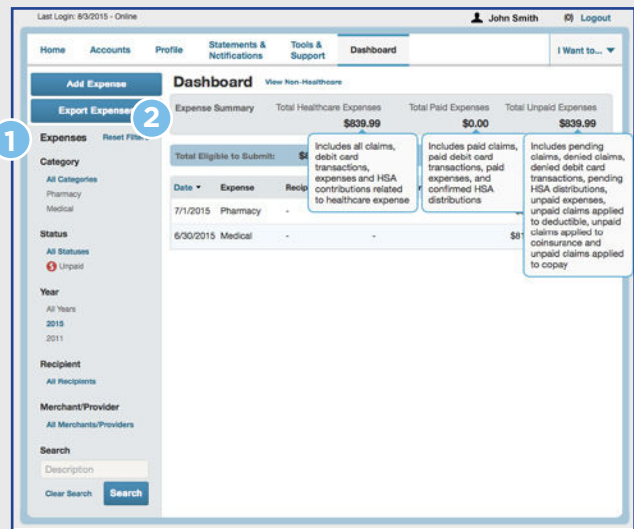
Manage My Expenses

Manage your expenses with the **Dashboard** page where you can see all your HSA expenses, debit card transactions, paid and unpaid expenses, distributions and more.

To open, select “**Manage My Expenses**” - located on the left side of the Home Page or under the “**I Want to...**” drop-down box in the top right corner of any page, or select **Dashboard** from the navigation bar at the top of any page.

Your Dashboard operating tools include:

- 1 **Navigation Options:** Organize, filter, and display the specific expense information you wish to review
- 2 **Expense Summary:** Displays Total Healthcare Expenses, Total Paid Expenses, and Total Unpaid Expenses
 - a. **Amount Details:** Roll cursor over each figure for details
- 3 **Total Eligible to Submit:** Includes unpaid expenses for the year
 - a. **Amount Details:** Roll cursor over figure for details
- 4 **Column Heads:** Click each one to organize information by preference
- 5 **Columns:** Display transaction information
- 6 **Status:** Click Status button or individual lines for additional details
- 7 **Pay:** Click **Pay** to pay the individual line expense



Manage My Expenses

Add Expense

To add a new expense, click **Add Expense** from your **Dashboard**, and follow these simple steps:

- 1 Expense Description:** Describe what the expense is for
- 2 Date of Service:** Enter the date
- 3 Total Billed Amount:** Enter the amount billed before insurance and provider discount deductions
- 4 Expense Amount:** Enter the total amount of the expense
- 5 Provider:** Enter the medical services provider name
- 6 Expense (optional):** Select the specific expense category
- 7 Recipient/Patient (optional):** Check the appropriate box*
- 8 Receipt:** Click “**Upload Receipt**” to attach a transaction receipt
- 9 Notes (optional):** Include notes to yourself about the transaction
- 10 Add:** Click to complete

To export expense files to Excel® and then into Quicken®, click “**Export**” and follow the download and export files instructions on page 19.

*If you have dependents and/or beneficiaries that are not listed in the Recipient/Patient section, you can add them under the **Profile** tab.

For a list of qualified medical expenses, please visit www.irs.gov.

Quicken is a registered trademark of Intuit, Inc.

Excel is a registered trademark of Microsoft Corporation.

Manage My Expenses

Pay an Expense

Pay An Expense

You can pay an expense from the **Dashboard** page by clicking “Pay” on the right of an individual expense line. This will take you to the **Accounts** section where you can pay the expense.

- 1 Click the “Pay” button
- 2 **From:** Select “My HSA” from the drop-down menu
- 3 **To:** Select “Someone Else”
- 4 **Payee:** Select “Add a New Payee” to enter new information, or click “Select a Saved Payee” to generate payee information that had been entered and saved previously
- 5 **Payee Name:** Enter who provided the service (physician’s office, hospital, etc.)
- 6 **For (optional):** When appropriate, provide the name of the person who received service
- 7 **Account Number:** Enter the account number that the payee uses to identify the service or recipient
- 8 **Payee Address:** Enter the address of the service provider
- 9 **Save Payee Information:** Click the checkbox if you expect repeat payments to the new Payee, or if you made updates to an existing Payee

The screenshot shows the 'Dashboard' page with a table of expenses. The table has columns for Date, Expense, Recipient/Patient, Merchant/Provider, Submitted Amount, and Status. A 'Pay' button is visible next to the second row.

Date	Expense	Recipient/Patient	Merchant/Provider	Submitted Amount	Status
7/1/2015	Pharmacy	-	-	\$24.99	Pay
6/30/2015	Medical	-	-	\$815.00	Pay

The screenshot shows the 'Accounts / Pay an Expense' form. The 'Pay From' dropdown is set to 'My HSA' and the 'Pay To' dropdown is set to 'Someone Else'. A 'Next' button is visible at the bottom right.

The screenshot shows the 'Accounts / Pay an Expense' form with the 'Payee Details' section expanded. The 'Payee Name' is 'Walgreens', the 'For' name is 'Jane Smith', and the 'Account Number' is '456789'. The 'Payee Address' is '1800 Main Street, Indiana 46545'. A 'Save new payee information' checkbox is checked.

Manage My Expenses

Pay an Expense (continued)

- 10 **Amount:** Enter the dollar amount
- 11 **Expense (optional):** Select a specific expense category from the drop-down menu
- 12 **Recipient/Patient (optional):** Check the appropriate box*
- 13 **Notes (optional):** Include notes to yourself about the transaction
- 14 **Agree to Terms:** Make sure you check this box
- 15 **Click Submit:** Click to submit

Accounts / Pay an Expense

Transaction Details

Tax Description: Normal Distribution

Amount: \$ 24.99

Expense: Pharmacy

Recipient/Patient: John Smith, Jr.

Notes: Incurred on 7/1/2015 at Walgreens.

Summary

From: My HSA

To: Someone Else

Schedule: One-time

Accounts / Transaction Summary

From	To	Expense	Amount	
My HSA	Walgreens	Pharmacy	\$24.99	Remove
Total Amount			\$24.99	

Normal Distribution Disclaimer

I have read, understand, and agree to the information and terms above.

Submit

*If you have dependents and/or beneficiaries that are not listed in the Recipient/Patient section, you can add them under the **Profile** tab.

Accounts

Account Summary

This page provides a quick overview of your HSA, including your Available Cash Balance, Investment Balance and Total Available Balance. To see more details about your account, click the link for **Account Activity**.

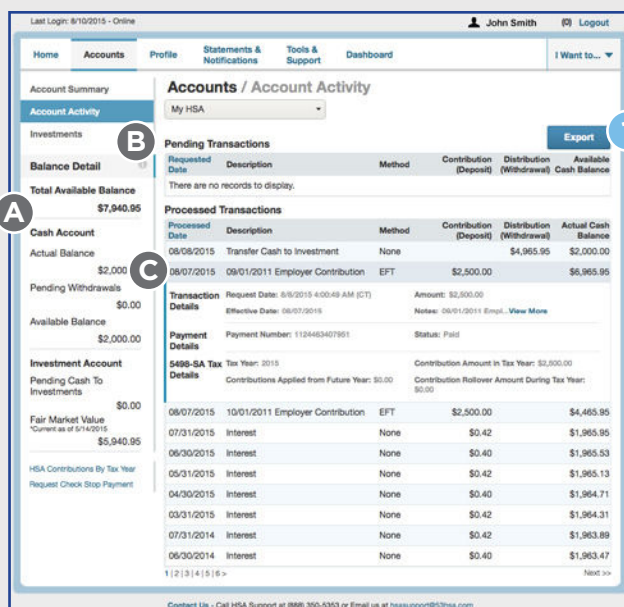
- A** The Account Activity page allows you to review transaction detail and debit card activity. A summary of both your Cash Account and your Investment Account is shown on the left.
- B** Roll cursor over the “i” next to **Balance Detail** for more information.
- C** Click on any transaction line to view additional transaction details.

Download HSA Transactions into Excel® and Quicken®

You can export your HSA transactions into Excel and then into Quicken, which can help you save time managing your HSA account and tax preparation. To do so, click the Export link and:

Within the HSA portal:

- 1** On the Account Activity page, click the “Export” button on the right side
- 2** A CSV file will download
- 3** Click on the file to open, or locate the file in your download folder to open
- 4** Save the file as an “Excel 97-2003 Workbook (*.xls)”



Within Quicken:

- 5** Select “**Import**” from the **File** menu, and then choose **Comma-separated** or **Tab-separated**
- 6** Select the file you want to import from the **Open** window
- 7** Click the **Open** button and the file will populate your Quicken file

Accounts

HSA Coverage Level

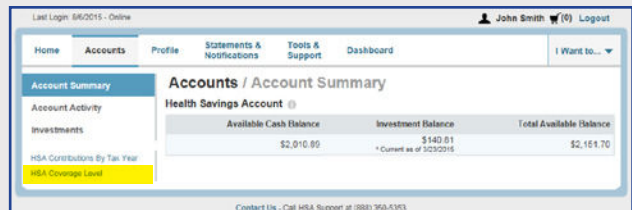
If you wish to change your HSA coverage level - single or family - you can do this easily online in the Accounts section.

From the Accounts page, select “**HSA Coverage Level**”.

- 1 Current Coverage Level:** Displays whether your qualifying high-deductible health plan (HDHP) coverage is for an individual or for a family
- 2 Coverage Level:** If you wish to update your coverage level from what is shown in Current Coverage Level, select “**Individual**” or “**Family**”
- 3 Tax year:** Select the year that the coverage level will apply to

Note: If a prior tax year is selected, a checkbox appears to apply the coverage level to only the prior year. When the box is **not** checked, the update will apply to the year selected and all following years.

- 4 Click Submit:** Click to **submit**

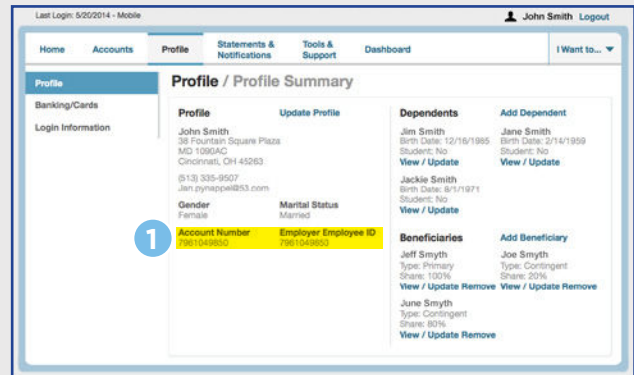


The screenshot shows the 'Update HSA Coverage Level' form. It includes a section for 'Qualifying Health Plan Coverage' with explanatory text. Below this, there are three numbered callouts: 1 points to the 'Current Coverage Level' (Family), 2 points to the 'Coverage Level' radio buttons (Individual selected), and 3 points to the 'Tax Year' dropdown menu (2014 selected). At the bottom, there is a checkbox for 'Apply Coverage Level update only to the 2014 tax year.' and a 'Submit' button with callout 4.

Profile Section

Profile Summary

Ensure your personal information is kept up to date by reviewing the **Profile** page. If you wish to change anything – about you, your dependents, your beneficiaries – simply click the appropriate link by the person’s name and complete the information requested. Be sure to click the **Submit** button at the bottom of the page to save your changes.



Locating HSA Account Number

- 1 Your HSA Account Number is a 10-digit number beginning with 796. You can find it in your Profile section either under the Account Number or the Employer Employee ID heading.

NOTE: To add/update dependents and beneficiaries, you will need personal details such as Social Security number and date of birth for each individual. To add/update bank account details, you will need your routing number and account number.

Profile Section

Dependents

NOTE: You'll reach this page from the Add Dependent or View/Update links on your Profile Summary page.

Add or update information about your dependents. Fill in the information requested and click **Submit**. Be sure you have the Social Security number and date of birth for each individual. Should you wish to remove a dependent, you must contact the HSA Support Center at 888-350-5353.

The screenshot shows the 'Profile / Add Dependent' form. The form is titled 'Profile / Add Dependent' and is located under the 'Profile' tab. The form fields include: Name (Jane Smith), SSN (123-45-6789), Birth Date (8/6/1970), Gender (Female), Full Time Student (No), and Relationship (Spouse). There are 'Cancel' and 'Submit' buttons at the bottom. The form is part of a web application with a navigation menu at the top and a user profile at the top right.

Beneficiaries

NOTE: You'll reach this page from the Add Beneficiary or View/Update links on your Profile Summary page.

Add or update information about your designated beneficiaries. Simply complete the information requested for the appropriate beneficiary; then click the **Submit** button to save your changes. Be sure you have the Social Security number and date of birth for each individual.

To remove a beneficiary, click the **Remove** link on the Profile Summary page. Be sure you update the remaining beneficiaries' share percentage to equal 100%.

The screenshot shows the 'Profile / Add Beneficiary' form. The form is titled 'Profile / Add Beneficiary' and is located under the 'Profile' tab. The form includes a disclaimer: 'You may designate a beneficiary for your Health Savings Account (HSA). The designated beneficiary will receive your HSA assets in the event of your death. If you are married in common law or marital property states, you must designate your spouse as your Primary Beneficiary. You can change beneficiaries by submitting a notarized Beneficiary Change Form with your spouse's signature of consent.' The form fields include: Name (Last Name), SSN, Birth Date (mm/dd/yyyy), Address (Address Line 1, Address Line 2, City, Select a state, Zip Code), Relationship (Select a relationship), and Type (Primary, Contingent). There are 'Cancel' and 'Submit' buttons at the bottom. The form is part of a web application with a navigation menu at the top and a user profile at the top right.

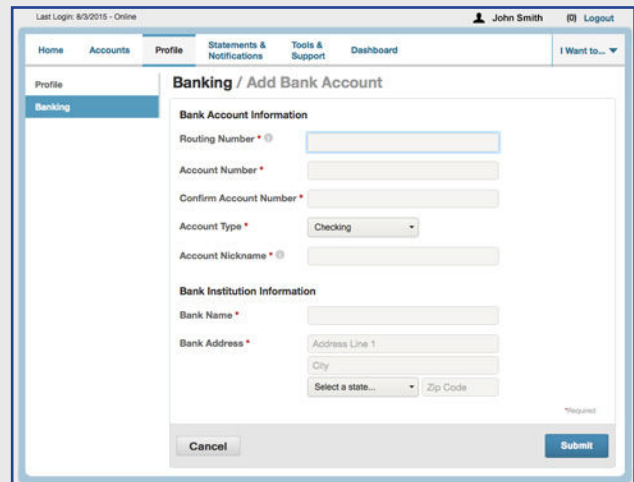
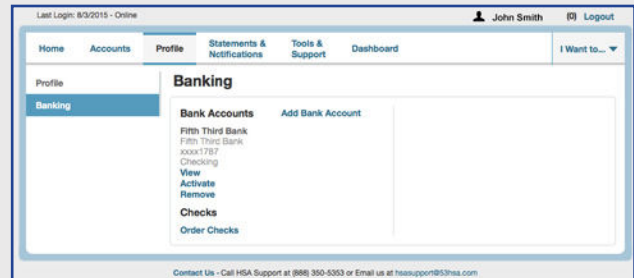
Profile Section

Bank Accounts

NOTE: You'll reach this page from the *Banking/Cards* link on the left-hand side of the **Profile** section.

Add or update your linked Fifth Third Bank account, order checks, report lost or stolen HSA debit cards, or order replacement debit cards by clicking the appropriate links. Be sure you have the account number, routing number (for a checking account), and the address for your Banking Center in order to complete the forms; then click **Submit** to save your changes.

NOTE: Dependents must be added in order for them to appear in the *Debit Card* section.



Security Steps When Adding a New Bank Account

When you add or make changes to a linked bank account, you'll need to go through additional steps to confirm your identity and account access:

- 1 Fifth Third will make a small deposit into your linked bank account, in the amount of \$0.01 - \$0.99, and send you an email with instructions on how to proceed.
- 2 Log into the linked bank account to view the transaction amount. Be sure to write the transaction deposit amount down so you have it handy for the next step.
- 3 Log into your HSA at **53hsa.com**. On the Home Page, you will see a notification in the **Message Center**. Click the **activation** link within the message.
- 4 Enter the exact deposit amount that was deposited into your linked bank account. This confirms that you received the micro-deposit and that you are the account owner. Click the **Submit** button.
- 5 Once you have successfully activated your linked account, we will then withdraw the deposit amount from your linked bank account to cancel out the transaction.

We do this process to provide an extra layer of security to prevent unauthorized users from making fraudulent transactions through your online HSA. You will need to perform this step only once for each account addition or modification that you make.

Profile Section

Order Checks

NOTE: You'll reach this page from the [Banking/Cards](#) link on the left-hand side of the **Profile** section, and click on **Order Checks**.

Use the form on this page to order or reorder checks for your HSA, or even add additional authorized users.

The screenshot shows the 'Order Checks' form in the Fifth Third Bank online portal. The form includes the following fields and options:

- Starting Check Number:** A text input field containing the number '351'.
- Add Authorized User:** A dropdown menu showing 'Jane Smith'.
- Check Imprint:** A text area containing 'John Smith, Jane Smith, 38 Fountain Square Plaza, MD 1090AC, Cincinnati, OH 45263'.
- Shipping Information:** A text area containing 'John Smith, 38 Fountain Square Plaza, MD 1090AC, Cincinnati, OH 45263'.
- Shipping Method:** A text area with the instruction 'Please allow 2-3 weeks for delivery of checks.' and a checkbox for 'I acknowledge and agree to pay the fee associated with this checkbook order. The standard checkbook order fee is \$24.99 for a book of 50 checks. The fee will be applied directly to my Health Savings Account.'
- Buttons:** 'Order Checks' and 'Cancel' buttons are located at the bottom right.

Debit Cards

Keep track of your HSA Debit Cards - who has one, your card numbers, status, and more. Plus, this is where you can report a card as Lost/Stolen and order additional and replacement cards.

NOTE: To order the first Debit Card for your HSA, you must go to [Tools & Support -> How Do I -> Change Payment Method](#). Additional cards should be ordered from [Debit Cards](#) page described above.

The screenshot shows the 'Debit Cards' page in the Fifth Third Bank online portal. It displays a table of active and lost/stolen cards:

Cardholder	Card Number	Status	Expires	Effective	Actions
John Smith	xxxx7890	Active	11/09/2014	5/1/2012	Report Lost/Stolen, Order Replacement
Jane Smith	xxxx7890	Active	6/30/2014	5/1/2012	Report Lost/Stolen, Order Replacement
John Smith	xxxx7890	Lost/Stolen	11/09/2014	5/1/2012	Report Lost/Stolen, Order Replacement
Jane Smith	xxxx7890	Lost/Stolen	6/30/2014	5/1/2012	Report Lost/Stolen, Order Replacement

Change Login Information

On this page you can change your HSA login Password or Security Question, further protecting your account and your privacy.

The screenshot shows the 'Login Information' page in the Fifth Third Bank online portal. It contains two main sections:

- Password:** A section with a 'Change Password' button.
- Security Questions:** A section with a 'Change Security Questions' button.

Statements & Notifications

HSA Account Summaries

Find all your available monthly HSA statements right here in one convenient location. Fifth Third will post your monthly account statement on this page within the first three business days of the month so you can begin reviewing it right away. Your hard copy will arrive in the mail after the 20th of the month.

Click the link for the appropriate statement date, and the report will open as a PDF.

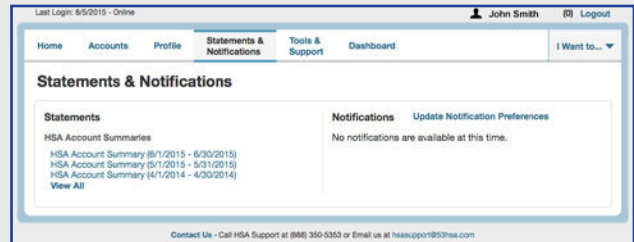
HSA Tax Documents

Tax documents related to your Fifth Third HSA will be stored on this page. It's important to know these are high-level summaries of tax information that you can review, and they are not the actual tax forms required by the IRS. Your actual, legally acceptable tax forms will arrive in the mail.

Click the link for the appropriate form, and the document will open as a PDF.

Notifications

Find enrollment confirmations for each individual enrolled on your HSA and other important notices in this section. Click the link for the notification you wish to review and it will open as a PDF.



Tools & Support

Filled with links to resources helpful in managing your HSA, you'll find all the forms located here, along with the Agreements you accepted upon opening your account. You'll also find Plan Summaries, a How Do I? section, and links to websites with additional useful information.

1 Documents & Forms

Forms

Access a selection of forms useful on managing your HSA.

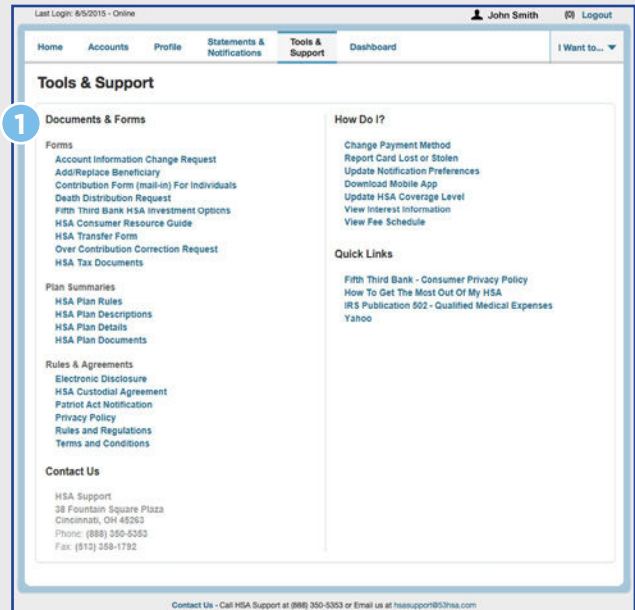
Some of these forms are for actions you can complete within your online portal, such as adding a beneficiary. Other forms serve as educational resources, such as the Fifth Third Bank HSA Investment Options.

Plan Summaries

Get information about your HSA plan – the rules governing its implementation, a description of its benefits, and specific plan details.

Rules & Agreements

Review disclosure agreements, rules and regulations, terms and conditions, and other important legal information concerning your Fifth Third HSA.



Tools & Support (continued)

2 How Do I?

See how to perform important, helpful actions and look up key financial details.

Report Card Lost or Stolen

Download Mobile App

Stay in touch with your Fifth Third HSA while on the go with this FREE mobile app.* It helps you make the right healthcare decisions at any time because you can securely check your available balance and manage your account.

Plus, keep checking your app for coming enhancements to make it even more convenient, such as viewing all account activity, uploading receipts, entering expenses, and more.

Just click on the appropriate link for your mobile phone platform and follow the download instructions.

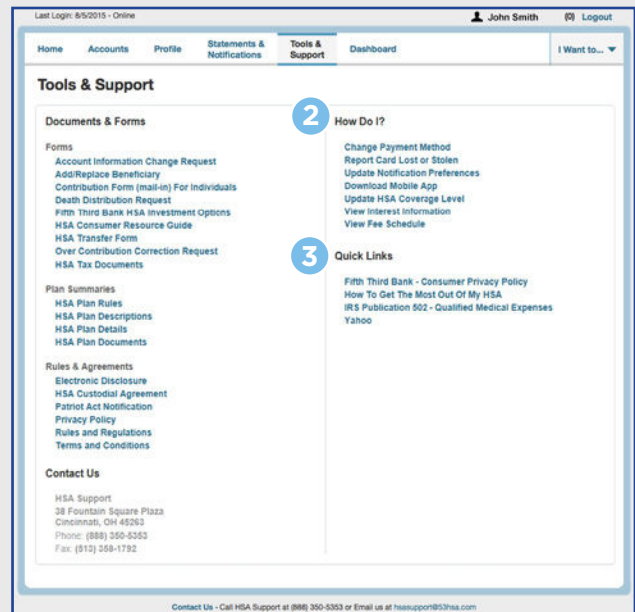
Update HSA Coverage Level – see page 20 for instructions

View **Interest Information**

View **Fee Schedule**

3 Quick Links

Click the **Links** tab to find more details about how HSAs work, how you can maximize the benefits of your account, and much more.



Fifth Third HSA Support Center

We also have a specialized support team to serve our HSA customers. If you have any further questions about your account or the HSA online portal, please contact us:

HSA Support

38 Fountain Square Plaza

Cincinnati, OH 45263

Phone: 888-350-5353

Fax: 513-358-1792

Monday through Friday,

7 a.m. to 10 p.m., ET

Saturday, 8:30 a.m. to 5 p.m., ET

*Mobile Internet data and text message charges may apply. Please contact your mobile service provider for details.