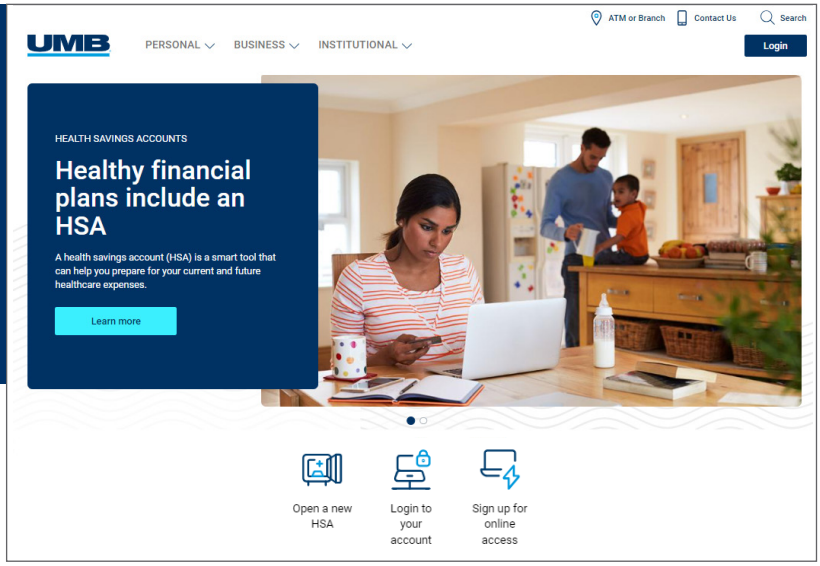
UMB Healthcare Services

HSA Online Banking and Education

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



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

Benefits

Online Banking & Bill Pay
Included without extra fees

Convenient
quick access to your accounts anytime, anywhere

Mobile
get access to mobile banking so you can also bank when you're on the go

Secure
protected by multiple layers of security

Budget management
integrate your HSA online banking with Quicken® for extended money management features

Educations tools
HSA Contributions and Savings calculators to help you get started and grow your HSA over time

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
- View current and prior year tax information
- Enroll in and view e-statements online
- Add or update your HSA beneficiary online
- Help by phone, e-mail or web chat

UMB Healthcare Services, a division of UMB Bank, n.a., delivers custodial services for health savings accounts (HSAs) and private-label, multipurpose debit cards to insurance carriers, third-party administrators, software companies, employers and financial institutions.

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UMB HSA Online Banking Instructions

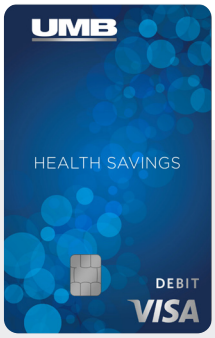
ACCESS YOUR ACCOUNT ONLINE AT UMB.com/HSA/individuals.

If you have not yet established a user ID and password you will first need to sign up.

You can do this by selecting **Sign up for online access** link in the log in box and complete four steps for gaining access.

STEP 1: VALIDATE IDENTITY

Validate your identity using either a Health Savings Account Number or a Health Savings Account Debit Card.



HSA Deposit Account Number

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.
- **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)
- **Last five digits of your Social Security number**
- **Statement Zip Code**

HSA Debit Card

You will need the following information:

- **Last four digits of your HSA Visa Debit Card number**
- **HSA Visa Debit Card expiration date**
  (MM/YY)
- **Date of Birth**
- **Last five digits of your Social Security number**
- **Statement Zip Code**

STEP 2: CREATE CREDENTIALS

Create your **user ID and password** to be used for online access.

STEP 3: SET UP SECURITY

Establish your **security questions and answers**.

STEP 4: UPDATE PROFILE

Review and update your **profile information**.

Once you have completed the four steps, you will be asked to authenticate to your account using the credentials you created.

The first time you log in, you will be asked to accept the terms and conditions and then prompted to set up your benefits information and statement preferences.

Questions? Call 866.520.4472 from 7 a.m.-7:30 p.m. Monday-Friday CT; and on Saturday from 8 a.m.-5 p.m. CT.
Visit our website at UMB.com/HSA.

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