

# Health Savings Account Online Application Guide

FOR ADDITIONAL QUESTIONS AND TECHNICAL SUPPORT,  
PLEASE CONTACT OUR TOLL-FREE HSA HELP LINE (866) 449-1150

Visit our website [www.firstambank.com](http://www.firstambank.com) and select Health Savings Account from the Banking tab.

## Account Selection

- ❖ Choose the account you would like to open:
  - Our **Health Savings Account (HSA)** has no monthly service fee\* and pays interest based on the balance in the account.
  - Our **Health SavingsPLUS Account (HSAPlus)** offers all of the benefits of our standard HSA; in addition, it allows you to invest a portion of your HSA in a select group of mutual funds.\*\*
  - Click “Apply Now” next to the account you’d like to open to begin the Online Application.

## Online Application

- ❖ Let’s Get Started
  - Enter **Promotional Code 9901980** linking your application to your individual employer.
  - Personal Information and Contact Information - complete ALL fields indicated by a red asterisk.
  - Home Address and Contact Information - complete ALL fields indicated by a red asterisk.
    - Add Authorized Signer? – each authorized signer will need to answer additional identification questions.
  - Identification – be prepared to enter a valid form of identification:
    - United States Issued Driver’s License
    - United States Issued State Identification
    - United States or Foreign Country Passport
    - United States Military Identification
  - Certification and Backup Withholding Information - confirm statement by selecting True or False.
  - Authorization - click **View and Accept** for the E-Signature and Electronic Disclosures Agreement associated with the HSA.
  - Review the USA Patriot Act – Notice and click **Continue**.

## ❖ Detailed Information

- Employment Information – complete ALL fields indicated by a red asterisk.
- Mailing Address – if your mailing address is different than your primary address, check the box and complete this section.
- Beneficiary
  - Select the total number of beneficiaries you would like to elect and complete the beneficiary information.
- Terms and Conditions
  - Acknowledge your confirmation of the Rules and Regulations, Privacy Policy, Schedule of Fees and account disclosure(s) electronically by clicking **View and Accept** next to each one.
- **HSA Authorization** – select **Yes** or No to authorize First American Bank to provide your account number and date your account is opened to your employer for funding purposes.
- Optional Services - would you like to order a debit card? Confirm by selecting **Yes** or **No** and click **Continue**.

## ❖ Let's Set Up Your New Account

- Please select one of the four funding options and provide the applicable funding information:
  - Credit/Debit Card
  - Transfer from an external checking or savings account
  - **My employer will fund**
  - Check
- Product Options – check the box next to Direct Deposit if you'd like to have your paycheck deposited into your First American account.
- Click **Continue**.

## ❖ Email Verification

- Please confirm your email address and enter the Verification code from the email we sent. Click **Continue**.

## ❖ Identity Verification

- Each authorized signer will need to answer additional identification questions.
- Answer ALL questions and click **Continue**.

## ❖ Congratulations!

- Your application has been successfully submitted. You will see a summary of the products that have been successfully opened or are pending review.
- To check the status of your application or to pick up where you left off, visit:  
<https://applynow.firstambank.com/oflows/web/login.seam>

\*With eStatements. If you elect to receive paper statements, a \$3.95 monthly fee will be charged. The fee will be waived if; 1) the customer elects to receive electronic statements only; or 2) a combined minimum average daily balance of \$2,000 is maintained between the checking portion of the Health Savings Account and an associated checking, NOW, savings or money market account.

\*\*Disclaimer: Investors should carefully read the Fund prospectus, which includes information on the Fund's investment objectives, risk, as well as charges and expenses along with other information before investing or sending money. Funds in the investment portion of your Health SavingsPLUS account are not FDIC insured, May Lose Value and are Not Bank Guaranteed. Neither First American Bank nor its subsidiaries (collectively "First American Bank") are registered investment advisors nor is First American Bank acting in the capacity of a registered investment advisor with respect to the offering of Health Savings Account ("HSA") investment options. Participation in the investment options is voluntary. Under no circumstances is First American Bank offering any of the HSA investment options and makes no representations with respect to the investment options offered. First American Bank disclaims any and all liability, contingent or otherwise, for the performance of the investment options. Please see your personal financial advisor for personal investment advice.