

FIFTH THIRD HEALTH SAVINGS ACCOUNT (HSA)

An easy-to-manage savings solution, a Fifth Third HSA is an ideal complement to the medical coverage provided by High Deductible Health Plans (HDHP). Our HSA is an affordable way to pay for medical expenses while helping you to save money for the future on a tax-free basis.

KEY BENEFITS:

- Unused funds roll over from year to year – there's no "use it or lose it" requirement, so you can continue saving for future medical expenses
- Account portability, so if you change jobs your Fifth Third HSA goes right along with you
- Making catch-up contributions if you're 55 or older lets you build up funds more quickly
- Funds held in your HSA are FDIC-insured up to the maximum amount permitted by law
- A triple tax advantage
 - All contributions are made pre-tax, so you can contribute more than with a regular taxable savings plan
 - Interest or investment earnings on the account are not taxable – no matter how much the account grows
 - You pay no taxes on withdrawn funds as long as they're used to pay eligible medical expenses

STANDARD BENEFITS:

Fifth Third HSA Debit™ MasterCard®, Internet Banking and Online Bill Payment, mobile banking, paper and online statements, unlimited check writing, investment options for long-term savers with balances of at least \$2,000 and access to over 2,400 free Fifth Third Bank ATMs.

ADDITIONAL BENEFITS:

- A complete online solution with 365/24/7 access - you will be able to manage virtually all aspects of your account with an online system that's simple to learn and use
- No minimum deposit required to open the account
- Competitive rates of tiered interest earned on the first dollar of the balance
- Online transfer of funds available into and out of the HSA from either a Fifth Third or non-Fifth Third account
- Specialized HSA Support Center, 1-888-350-5353, with extended hours to assist account holders with any HSA-related inquiries
- Informational web portals are available to learn about HSAs from A-Z

NO MONTHLY SERVICE CHARGE IF:

The average monthly balance in the HSA is greater than or equal to \$4,000. Otherwise, it's tiered based on the average daily balance in your account:

Average Daily Balance	Monthly Fee
\$500.00 or less	\$3.50
\$500.01 - \$2,000.00	\$3.00
\$2,000.01 - \$3,000.00	\$2.50
\$3,000.01 - \$4,000.00	\$2.00
Above \$4,000.00	\$0.00



TO OPEN AN HSA:

To open your Fifth Third HSA, here's all you have to do:

- Go to www.53hsa.com
- Click "Register"
- In the Code box, enter the unique employer code your employer gave you. If your employer does not have a unique employer code, type FTB-77.
- Click "Get Started" and continue following the instructions

Tip: Be sure to order your Fifth Third HSA Debit™ MasterCard®

That's it. If you have any questions along the way, just call the HSA Support Center at 888-350-5353.

Once you successfully register, you'll receive a welcome e-mail with our HSA Consumer Resource Guide attached to help explain how to use your HSA. You'll also receive a welcome letter in the mail.

For more information, please visit www.53hsa.com.

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

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

Mutual Fund investments are not FDIC-Insured, have no bank guarantee, and are subject to investment risk, including possible loss of the principle amount invested.

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Deposit and credit products provided through Fifth Third Bank. Member FDIC.  Equal Housing Lender.

