

# **Health Savings Accounts**

What is a HSA?

A **Health Savings Account** (HSA) is a savings product that offers a different way for consumers to pay for their health care. HSA's enable you to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis.

## **CME Federal Credit Union HSA Benefits:**

- < No Set Up or Annual HSA Fee.\*
- Ability to make physical branch transactions at 6 centrally-located branches.
- FREE Electronic Statements FREE Mastercard Debit Card FREE Online Bill Pay FREE Checks available upon request.

- LOCAL, Personal, Friendly Customer Service.
- Take advantage of the great rates and products available only to credit union members.
- CME will fund the \$5 deposit to your Advantage Share account. This amount is required to maintain your membership stake in the credit union.

\*APY=Annual Percentage Yield. Rate accurate as of 8/04/24 and subject to change. \*\*\$2 Statement Fee - Enroll in E-statements to waive the fee.

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- Visit our website: www.cmefcu.org
- 2. Click on "**Open Account**" in the top section of our home page.



#### 3. Pop up screen - Begin Application

A new screen will pop up. Click on **"Continue**" to proceed to the application.

**a.** Make your next selection based off of your membership status.

#### b. Select "Personal Account".





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<b>E</b> ME	Join in ③Steps
FEDERAL CREDIT UNION Banking That Has Your Back	
Eligibility and Products	
Please Note:	
Federal law requires all financial institu	tions to obtain, verify, and record information that identifies each person who opens an account.
What this means for you: When you op	en a new account, we will ask for your name, address, date of birth, and other information that will
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Select your eligibility*	
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### **3.** Select your eligibility:

**a**. Please enter the county you live/work/worship in from the first dropdown box.

**b.** Once you click on your County, it will populate a second drop-down box.**c.** In The second drop-down box, please

choose your Employer.

**d.** Scroll down to Required/Available Products.





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#### **4.** Required Products:

a. Add Advantage Share under Required Products ( click on blue circle with + on the right hand side).

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#### 4. Required Products: continued

**b.** Add a checkmark to enroll in FREE estatements for your Advantage Share savings account.

**or** do not add a checkmark to the box and have printed statements (\$2 fee per statement).

**c.** Once you have made your selection click **"Add Account".** 

### 4. Required Products: continued

**d.** Under Available Products, click on the **Health Savings Account** (blue circle with + on the right hand side) it will direct you to Select feature "HSA debit card" click on that box.

#### e. <u>HSA debit cards will arrive in 7-10</u> <u>business days in an unmarked, white</u> <u>envelope.</u>

f. Once you click on Health Savings Account, you will be taken to another page that lets you click on "select feature," "HSA Debit Card," and then the next drop-down box indicates if you have Family or Individual Health Insurance. Please click on one of those two options.

**g.** In the next drop-down, please choose how you filed for your HDHP insurance plan - **Individual or family (your HDHP and HSA will match).** 

**h.** In the next drop-down, please choose your marital status.

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Please select your Marita	al Status.*	
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How many additional car	dholders would you like to add to your Heal	Ith Savings
PLEASE NOTE: Do not	add the primary member as an additional ca	ardholder, as
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	Faderally Insured by NGUA, Equal Housing Lender, © 2013-2024 Meridae/Link, Inc., All Rights Reserved.	

#### 4. Required Products: continued

i. The questions below are "How many additional cardholders would you like to add to your Health Savings Account?".

**j.** Once you determine if you want additional cards, you will need the person's date of birth and social security number.

**k. After completing that section, please click on "add account."** Then you will be directed back to the "required products screen."

L. If all the products listed under Your Selected Products are correct, click "Continue."

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### Step by Step: Online Instructions to Open an HSA at CME FCU

Co-Applicant Please note that you do not need to add a spouse or co-applicant to an account to get them a debit card that's tied to the account. Please note that you do not need to add a spouse or co-applicant to an account to get them a debit card that's tied to the account. Please note that you do not need to add a spouse or co-applicant to an account to get them a debit card that's tied to the account. Please note that you do not need to add a spouse or co-applicant to an account to get them a debit card that's tied to the account. Please note that you do not need to add a spouse or co-applicant to an account to get them a debit card that's tied to the account. Please note that you do not need to add a spouse or dependents as beneficiaries by this please note that you do not need to add a spouse or dependents as beneficiaries by this please note that you do not need to add a spouse or dependents as beneficiaries by the state account. Please note that you do not need to add a spouse or dependents as beneficiaries by the state account. Please note that you do not need to add a spouse or dependents as beneficiaries by the state account. Please note that you do not need to add a spouse or dependents as beneficiaries by the state account. Please note that you do not need to add a spouse or dependents as beneficiaries by the state account. Please note that you do not need to add a spouse or dependents as beneficiaries by the state account. Please note that you do not need to add a spouse content account. Please note that you do not need to add a spouse or dependents as beneficiaries by the state account. Please note that you do not need to add a spouse or dependents as beneficiaries by the state account. Please note that you do not need to add a spouse or dependent account. Please note that you do not need to add a spouse or dependent account. Please note that you do not need to add a spouse or dependent account. Please note that you do not need to add a spouse or dependent account	Tell Us About Yourself	in in ③Steps • • • • • • • • • • • • • • • • • • •		<ul> <li>a. Once you reach the occupancy stage, if you had lived someplace for less than two years, you may provide your previous address.</li> <li>b. Click on the blue box that applies, Continue without Co-Applicant or Continue with</li> </ul>
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### 6 Tell Us About Yourself / Beneficiaries

a. If your beneficiary is a person, then select NO.

#### b. Fill in the required info for your beneficiaries.

**c.** Click on **continue** once you fill in all required info for your beneficiary.

### 7. Funding

**a.** Your membership of \$5.00 to CME will stay in your Advantage Share Savings account (ALL CME members do this).

**b.** You are not required to deposit an amount during your application to open your HSA (leaving this at \$0.00 is acceptable).

c. Most new HSA members open their HSA with their employer after enrolling in an HDHP; as a thank-you courtesy for opening your HSA with CME, we fund your \$5.00 membership into your Advantage Share savings account.

**d.** In this section, please choose "**Mail A Check**" **but don't mail a check**. We will deposit the first \$5.00 as a thank-you for choosing CME.

**e.** Click **Continue** once you have completed this page.

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### 8. Review ALL Entered Information

a. Please read over and confirm that your information (all yellow areas) is correct.

**b.** How did you hear about CME FCU?

**c.** Select yes or no to receive special offers and updates from CME via SMS/text.

### 9. Read, Sign, and Submit:

**a.** There will be two boxes, Receive communication electronically and Privacy Policy, to read over and click on before you hit **"I agree."** 

**b.** After clicking **"I Agree,"** you will be taken to a page with 3-5 authentication questions to verify your identity (not pictured). Please answer the required multiple-choice questions, and when finished, click on the **Submit Answers** button.

**c.** Once we receive your online application, we will process it. If we need more information, we will send you an email.

d. Please watch for an email from **DocuSign** to complete the process; this is how we capture your **electronic signature. You must complete this after submitting your application to open your account successfully.** 

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