



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.

Nikki Hartnett - Certified IRA / HSA Specialist

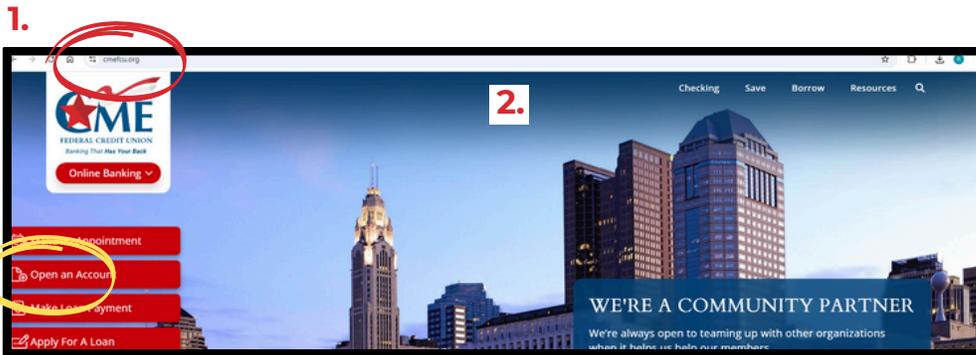


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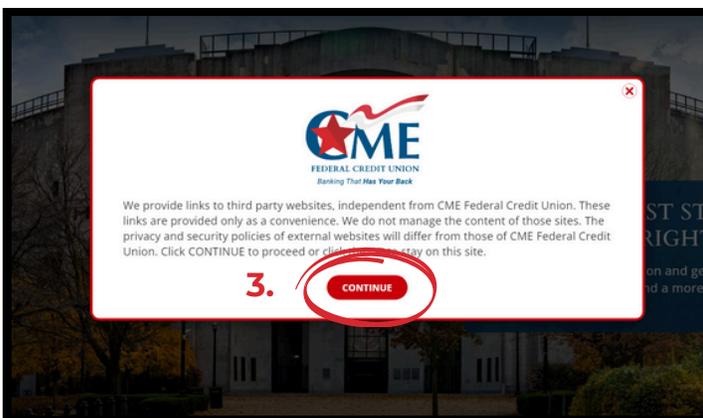


nhartnett@cmefcu.org

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

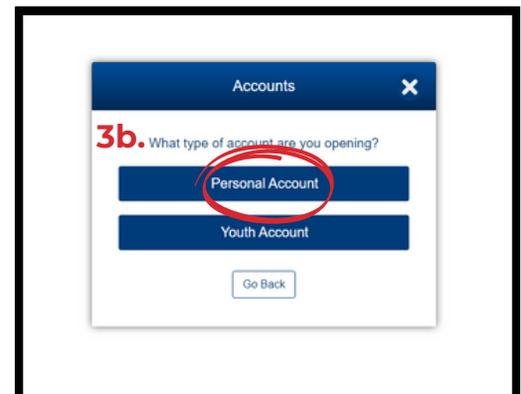
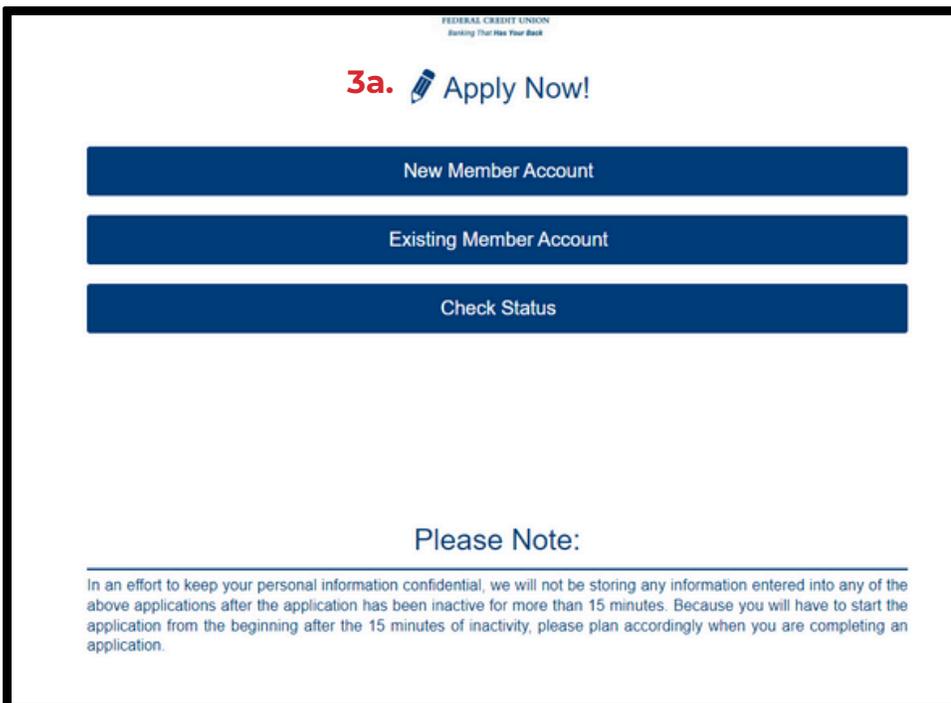


1. Visit our website: **www.cmefcu.org**
2. Click on "**Open Account**" in the top section of our home page.

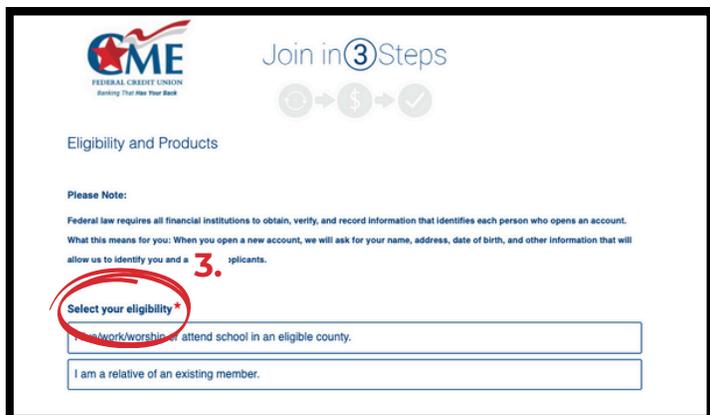


3. **Pop up screen - Begin Application**
A new screen will pop up. Click on "**Continue**" to proceed to the application.

- a. Make your next selection based off of your membership status.
- b. Select "**Personal Account**".

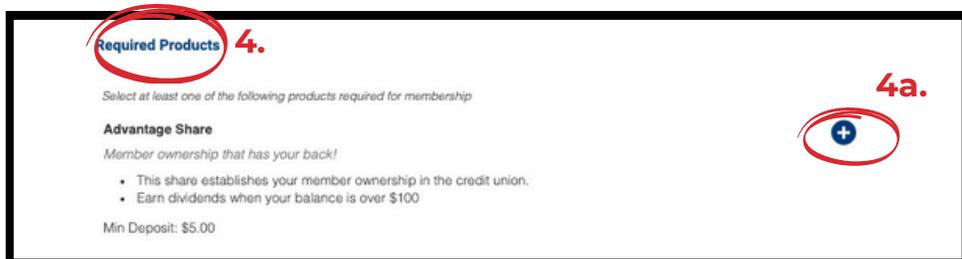
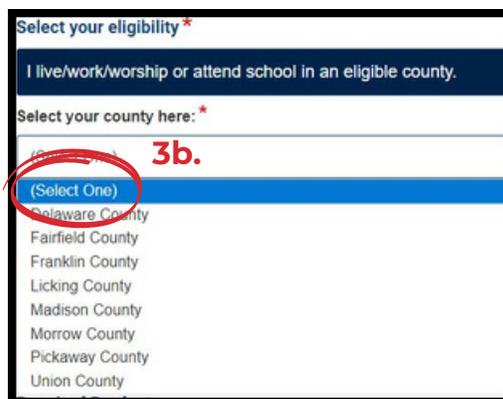
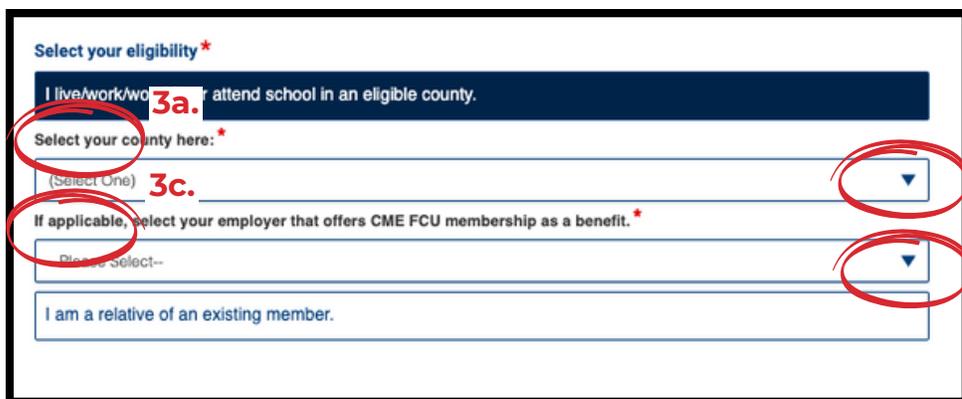


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3. Select your eligibility:

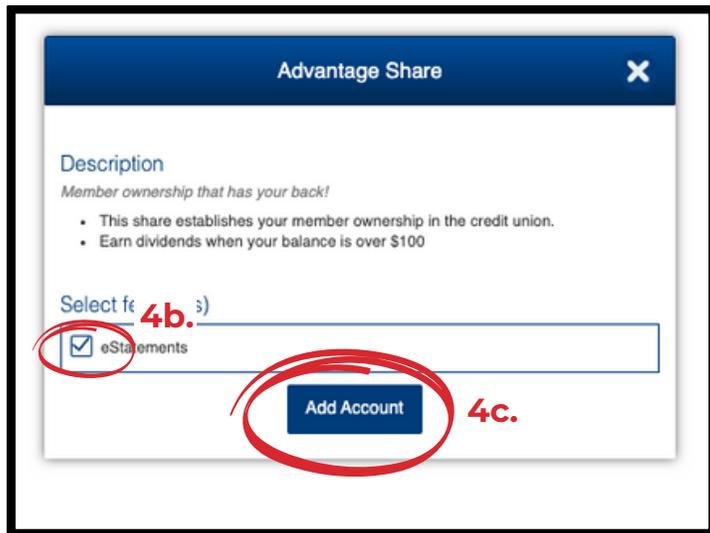
- a. Please enter the county you live/work/worship in from the first drop-down box.
- b. Once you click on your County, it will populate a second drop-down box.
- c. In The second drop-down box, please choose your Employer.
- d. Scroll down to Required/Available Products.



4. Required Products:

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

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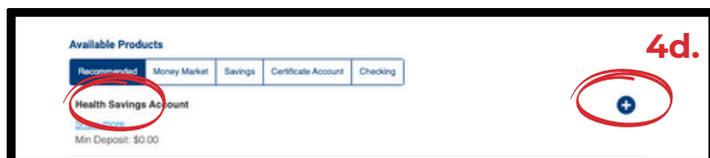


4. Required Products: continued

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

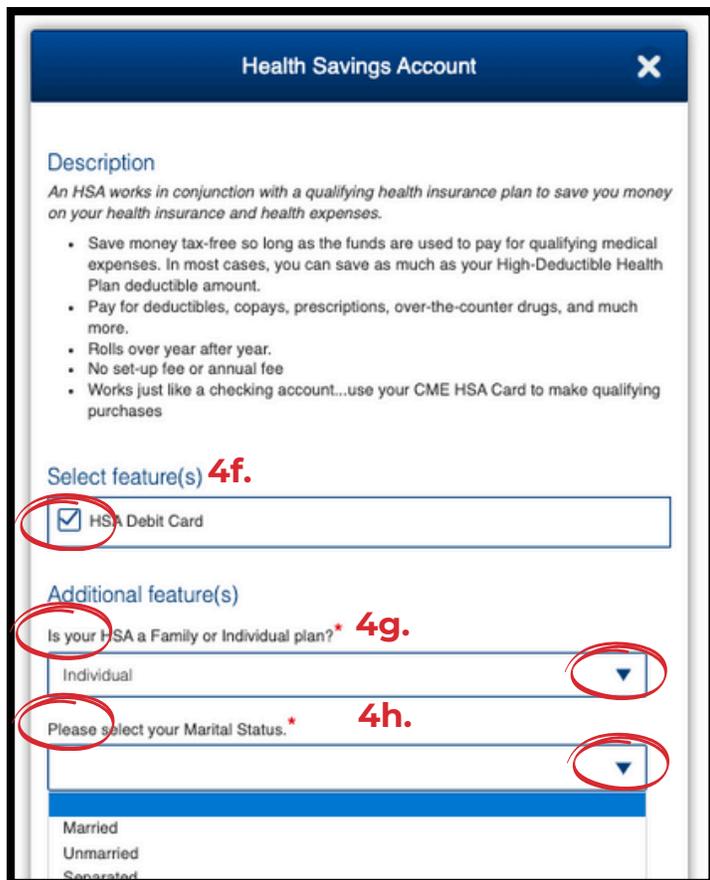
or do not add a checkmark to the box and have printed statements (\$2 fee per statement).

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. HSA debit cards will arrive in 7-10 business days in an unmarked, white envelope.

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 Marital Status.*
Unmarried

How many additional cardholders would you like to add to your Health Savings Account? **4i.**

PLEASE NOTE: Do not add the primary member as an additional cardholder, as you will receive a card for having selected the checkbox above. Additional

0
1
2

Add Account

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."

1 **4j.**

Please enter the first additional cardholder's First Name.*

Please enter the first additional cardholder's Last Name.*

Please enter the first additional cardholder's Date of Birth*

Please enter the first additional cardholder's Social Security Number*

Add Account **4k.**

Your Selected Products

Advantage Share (required)
Selected Features: eStatements

Health Savings Account
Selected Features: HSA Debit Card

Continue **4L.**

*Required Field(s)

CME Federal Credit Union
Federally Insured by NCUA, Equal Housing Lender
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- c. Add a spouse or dependents as beneficiaries by selecting yes or no.
- d. After you add your personal information, click on "Continue".

5. Tell Us About Yourself / Personal Info

- a. Once you reach the occupancy stage, if you have lived someplace for **less than two years, you must provide your previous address.**
- b. Click on the blue box that applies, Continue without Co-Applicant or Continue with 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.

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6a. Beneficiary # 1
Is Beneficiary a Trust? Yes No

6b. First Name *
Last Name *
Date of Birth *
SSN * Show SSN

6c. * Required Field(s)

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.

7a. \$5.00
7b. \$0.00
Total Deposit *
\$5.00

7d. Mail A Check
7e. * Required Field(s)

- 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**.