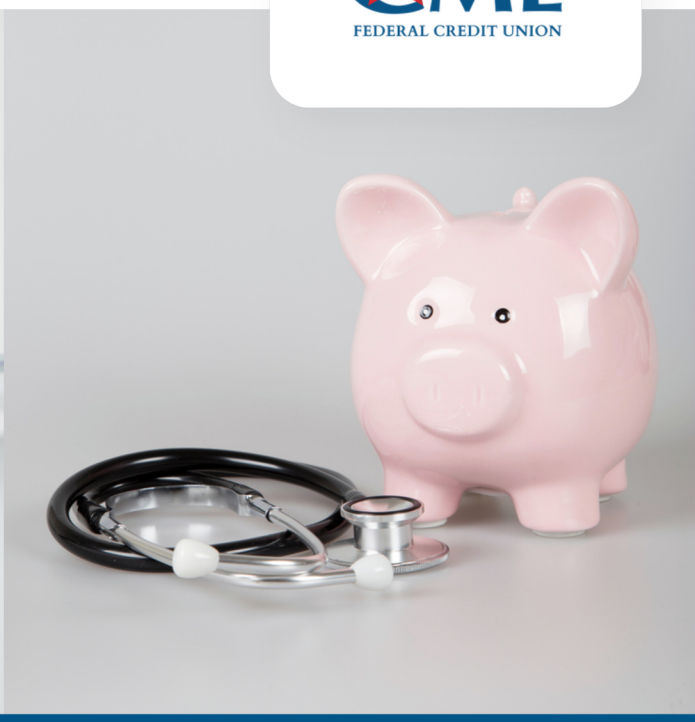
Health Savings Accounts





What is an HSA?

A **Health Savings Account** (HSA) is a savings product that offers a different way for consumers to pay for their health care expenses. 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 5 centrally-located branches.
- FREE Electronic Statements
  FREE Mastercard Debit Card
  FREE Online Bill Pay

  Checks available upon request for a fee.
- LOCAL, personal, & friendly member service.
- 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.

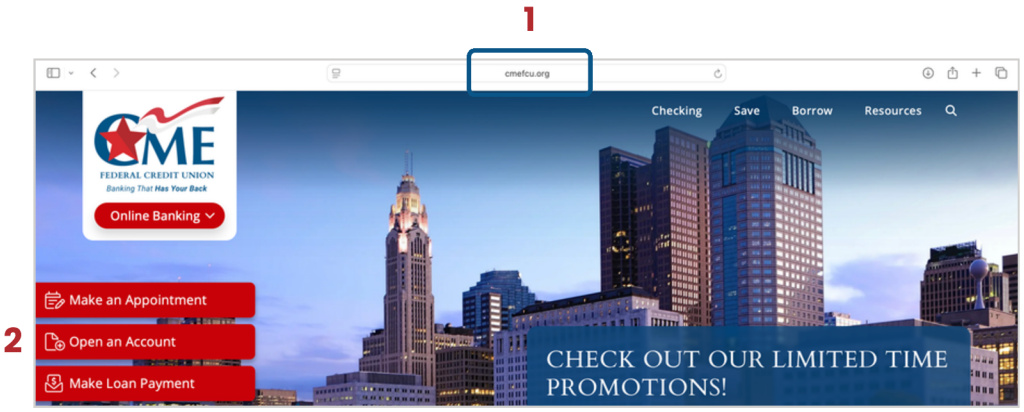
***APY**=Annual Percentage Yield. Rate accurate as of 3/17/2026 and subject to change. *'$3 Statement Fee - Enroll in E-statements to waive the fee.

614-224-8890 • hsa@cmefcu.org cmefcu.org

Health Savings Accounts

Step-by-Step Guide to Opening an HSA Online at CME

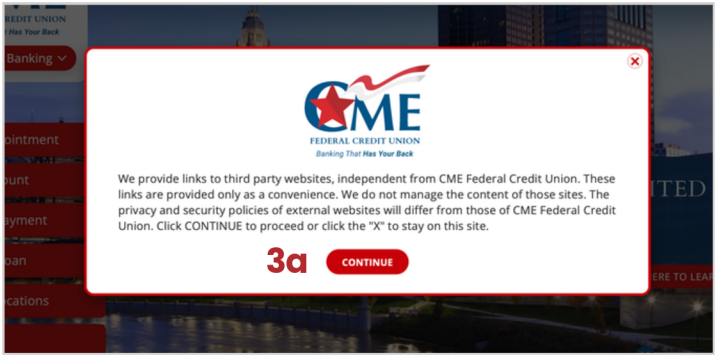
1. Visit our website: **cmefcu.org**
2. Select **Open Account** in the top section of our home page.



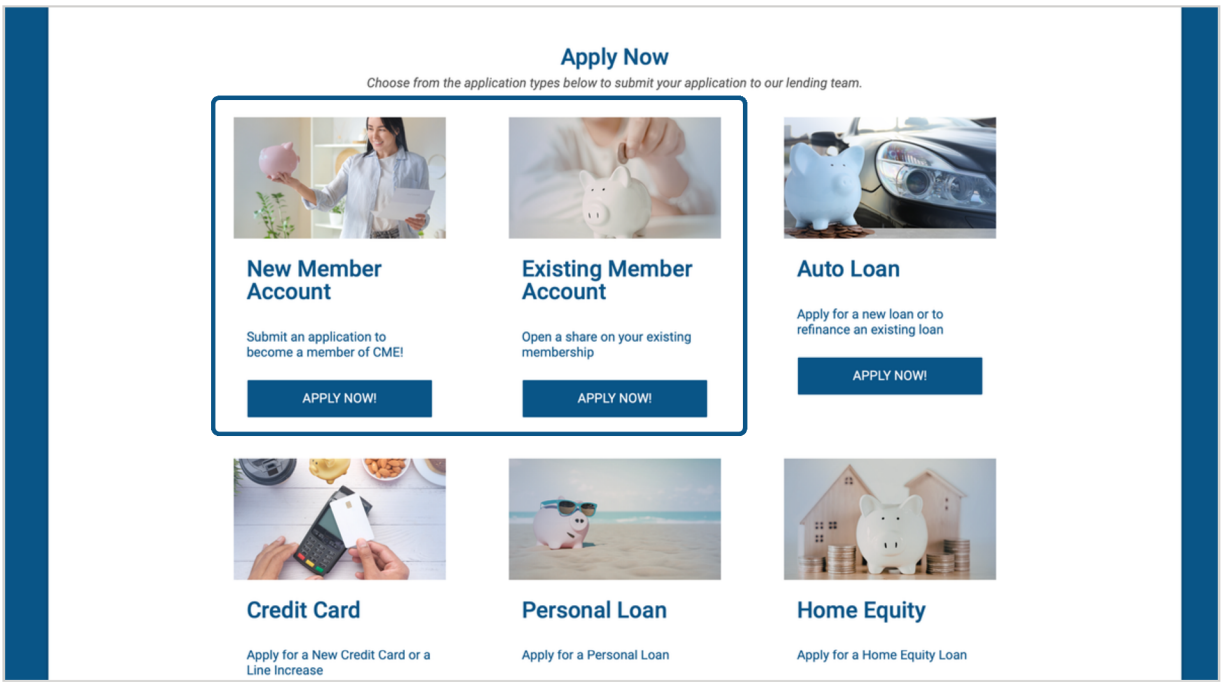
3. **Begin Application**

   a. A new screen will pop up. Select **Continue** to proceed to the application.

   b. Select New Member Account or Existing Member Account.



3b

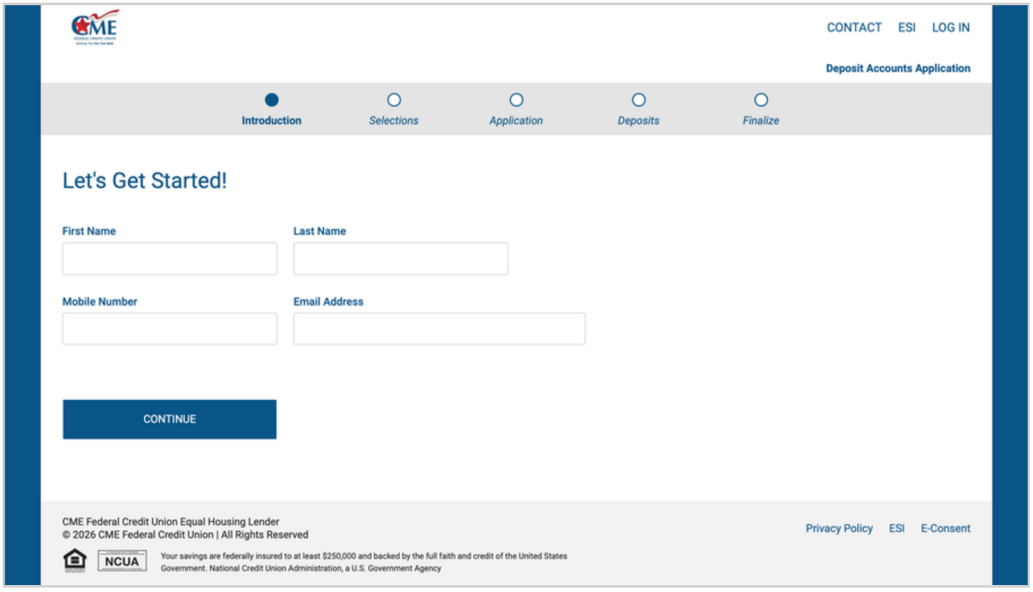


4. **Introduction:**

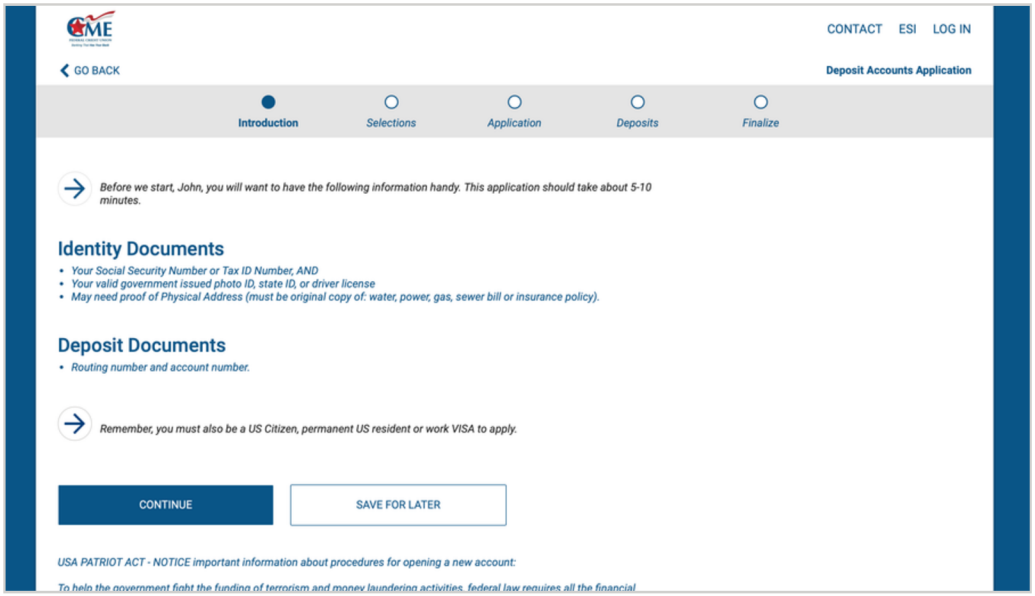
a. Enter your first and last name, mobile phone number, and email address. Then select **Continue**.

b. Review the Identity and Deposit Documents that are required to create your account. Then select **Continue**.

4a



4b

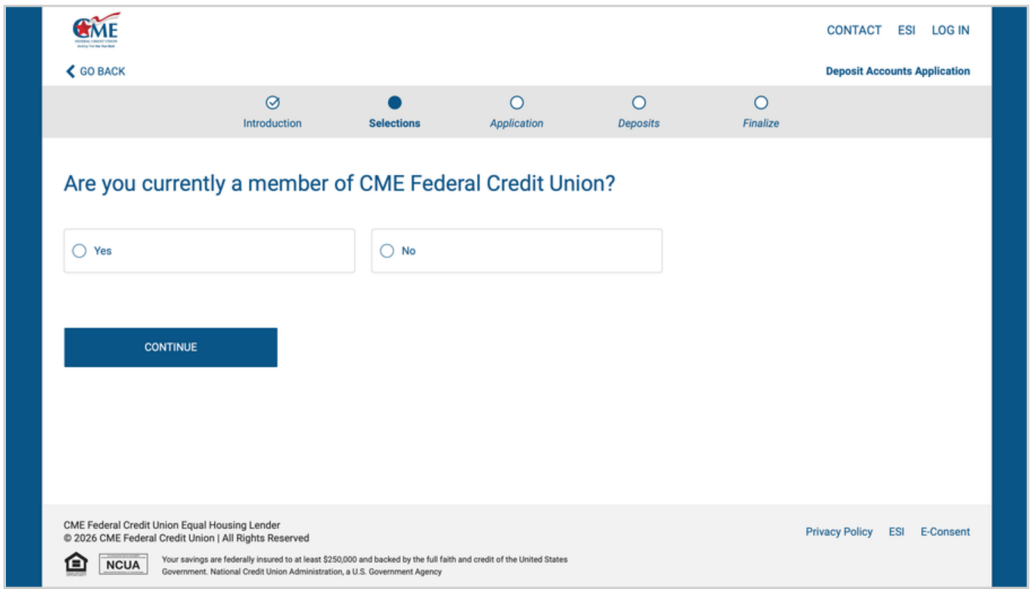


5. Selections:

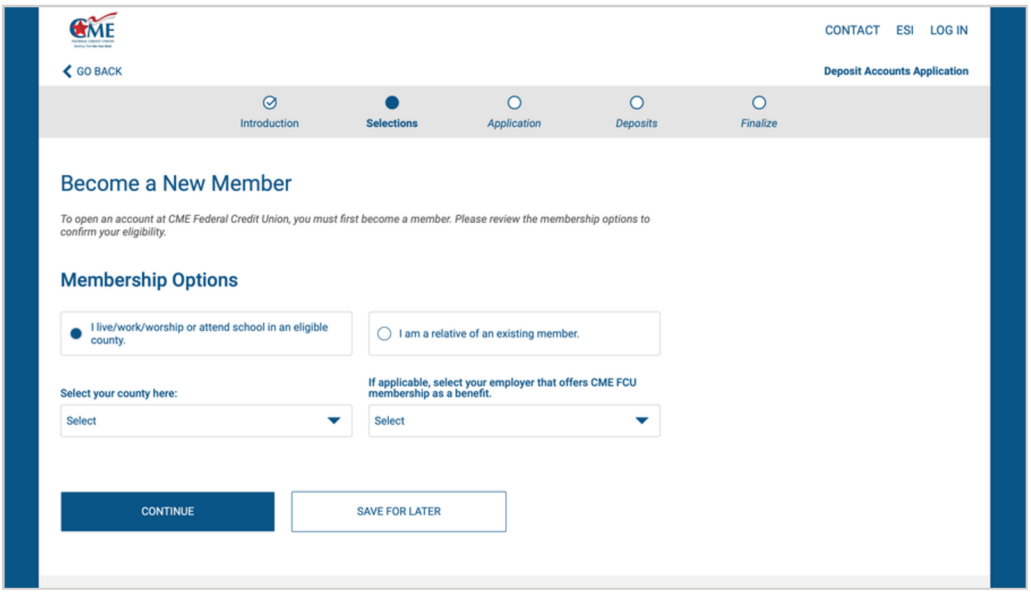
a. Select the corresponding box indicating whether or not you are an existing member of CME Federal Credit Union. If you are an existing member, add your member number.

b. If you are a new member, select the fields that match your membership eligibility. These fields include whether you live, work, worship, and/or attend school in Franklin or one of its surrounding counties, or whether you are a relative of an existing member. If choosing the former, also select your county. If you're employed by an employer that offers CME FCU as a membership benefit, select your employer name as well. Then select **Continue**.

5a



5b



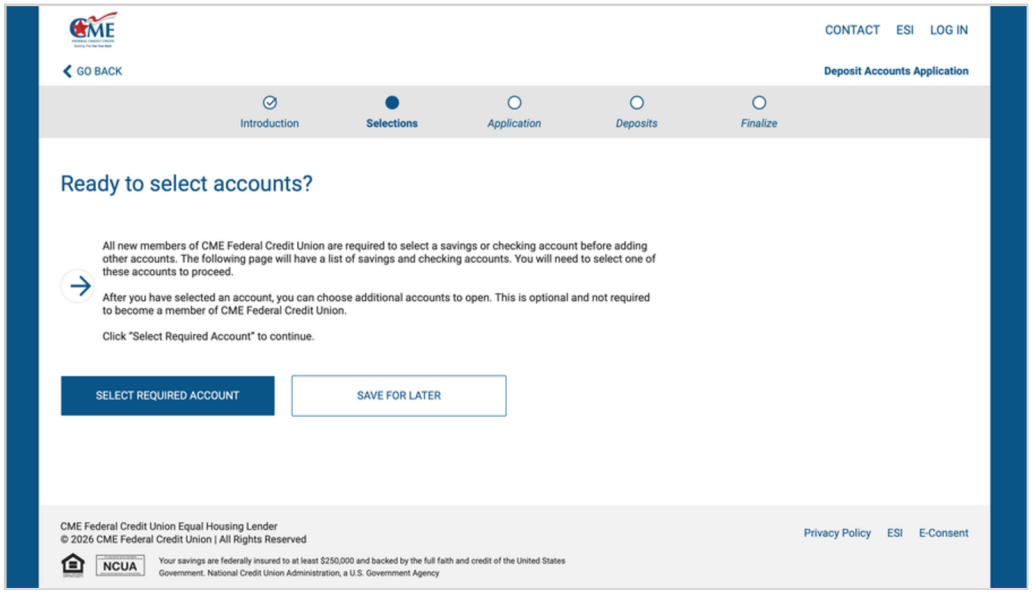
5. Selections (continued):

c. Review the requirements for selecting savings or checking accounts and then choose **Select Required Account** to proceed.

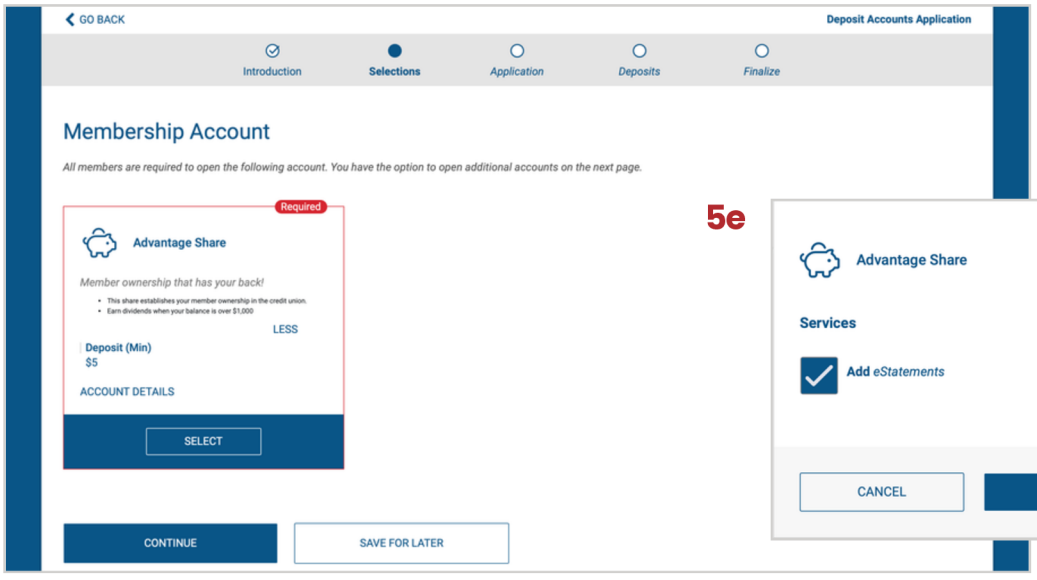
d. The $5 is your member stake in the Credit Union. Since your employer has a relationship with our Credit Union, we will fund this for you. To begin, choose **Select**.

e. After you hit Select, a pop-up window will appear prompting you to add eStatements to your account. Selecting eStatements will ensure you do not incur a $3 monthly paper statement fee. **If desired, select the checkbox, and hit Save.** Then select **Continue**.

5c



5d



5e

Step-by-Step Guide to Opening an HSA Online at CME

5. Selections (continued):

f.1. To filter the account options to only include Health Savings Accounts, make that choice under the "Which products do you want to see?" drop down.

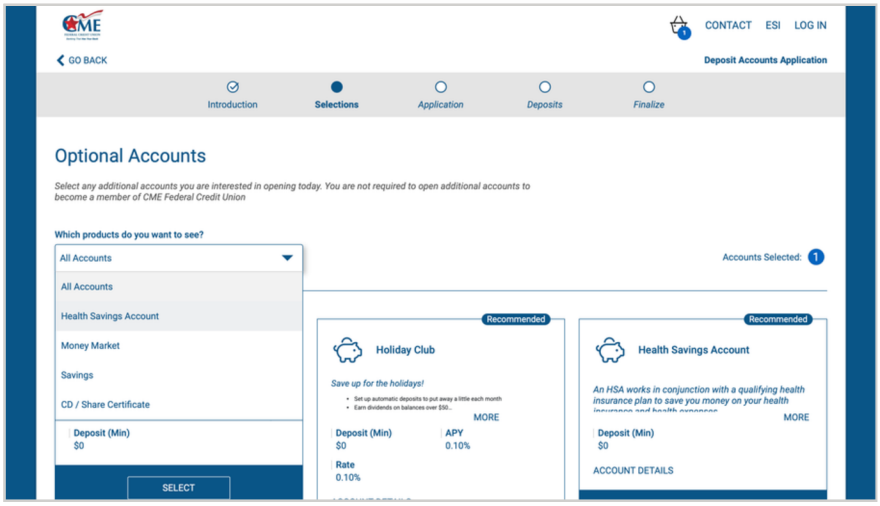
f.2. Select the Health Savings Account option to continue.

f.3. Complete the fields to specify the needs of your new HSA plan. Be sure to select the **Add HSA Debit Card checkbox** if you would like a card.
Fields include:

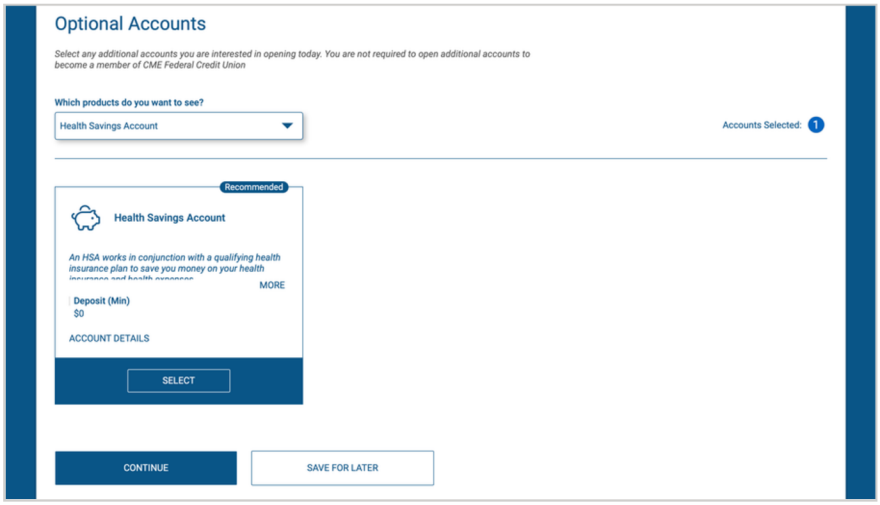
- Family or Individual account
- Marital status
- Number of cardholders
- Cardholder information.

Select **Save**, followed by **Continue**.

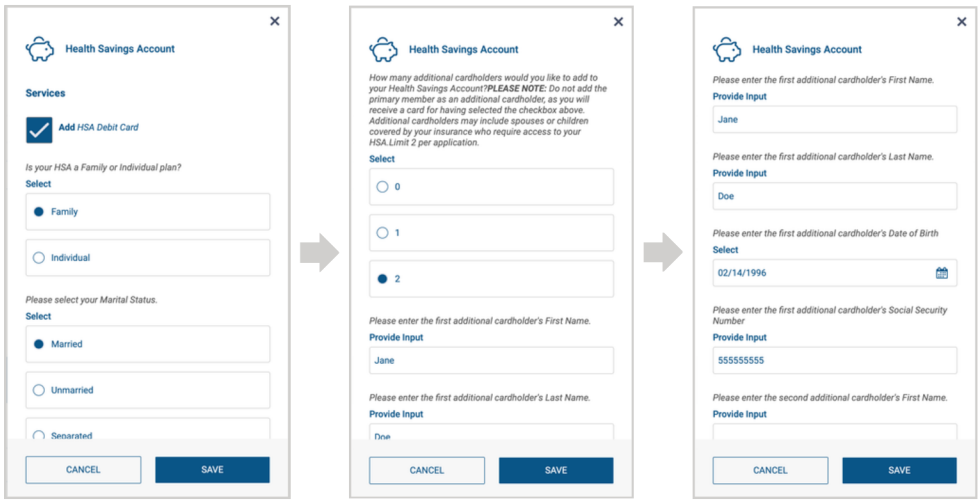
5f.1



5f.2



5f.3



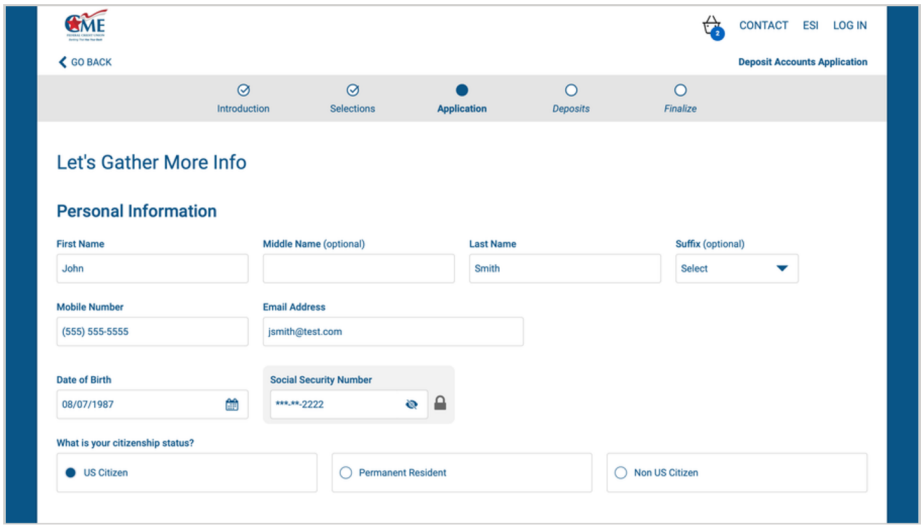
6. Application:

a.1. Next, you will need to submit your: Name, mobile phone number, email address, date of birth, social security number, and citizenship status.

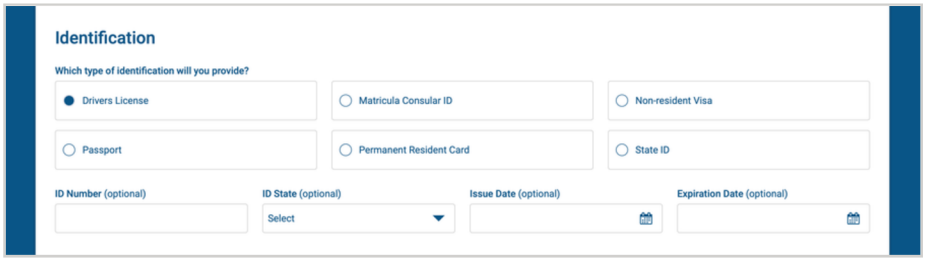
a.2. To verify your identity, **select one of the required identification methods** and add the necessary information.

a.3. Next, you will need to provide your current residence and occupancy status. Select the checkbox if your mailing address is the same as your current address. If these addresses differ, you'll also need to enter your mailing address information.

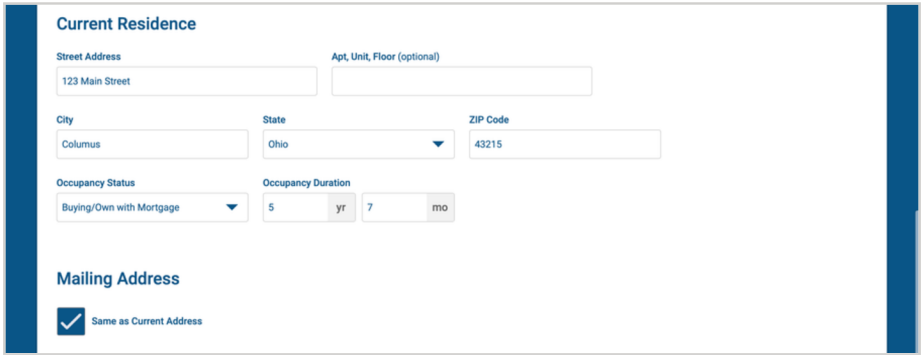
6a.1



6a.2



6a.3

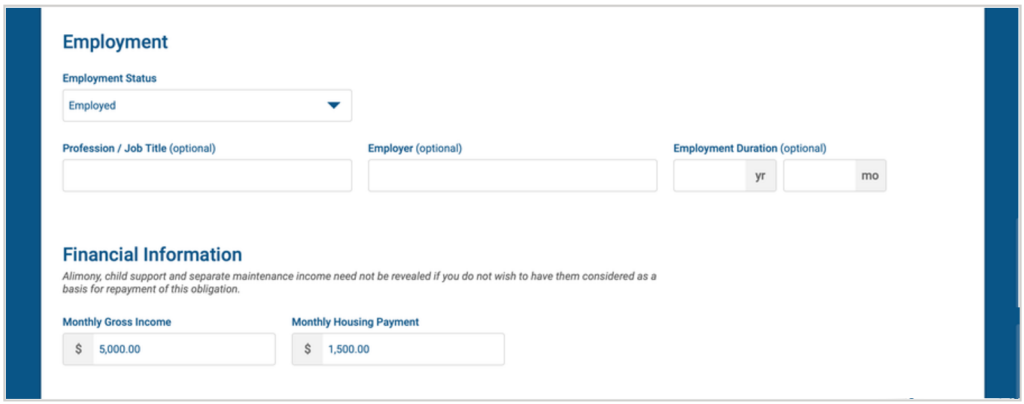


6. **Application (continued):**

a.4. You will now be asked to input your employment status. Input your employment status, then your profession/job title, employer, and employment duration.

a.5. Next, you will be prompted to add additional applicants if you would like to create a joint account. Select **Yes or No**, followed by **Continue**. If selecting Yes, you will be prompted to input your fellow applicant's information. If No, proceed to the next step.

6a.4



6a.5



Step-by-Step Guide to Opening an HSA Online at CME

6. Application (continued):

b.1. Choose whether or not you would like to assign beneficiaries. After you make your selection, hit **Continue**.

b.2. If you selected Yes, you will be prompted to create a Beneficiary List. You will need to select the text "**Beneficiary List**" to create your list.

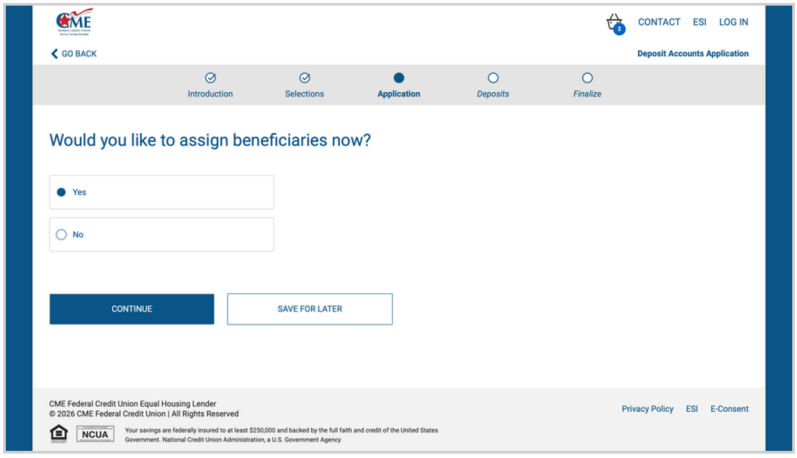
If you selected No, head to step seven, "Funding".

b.3. To create your beneficiary or beneficiaries, select "**Create New Beneficiary - Person**" or "**Create New Beneficiary - Trust**" according to which you would like to add.

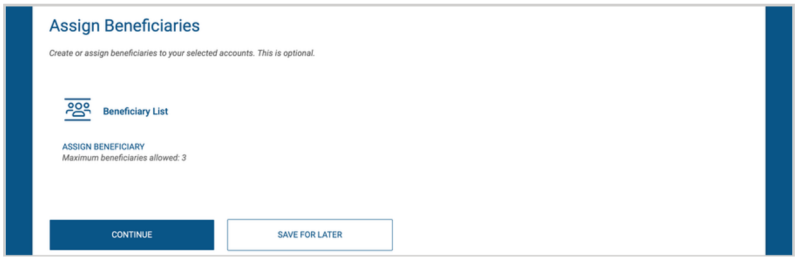
b.4. Enter the information needed to add a beneficiary. Required information includes that person's: First and last name, date of birth, social security number, and their relationship to the applicant. Then select **Save**.

b.5. Your new beneficiary has been saved and should appear above the "Create New Beneficiary" options. Repeat this process for each beneficiary needed and then select **Assign**.

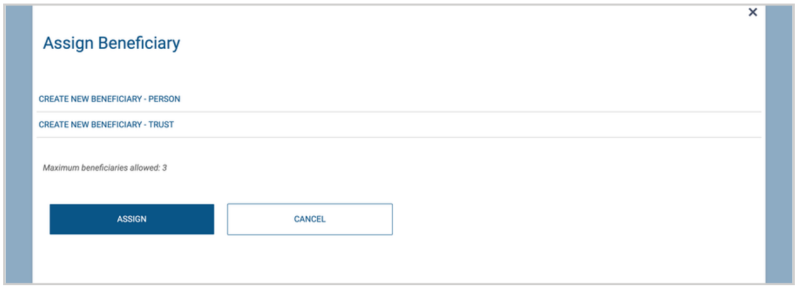
6b.1



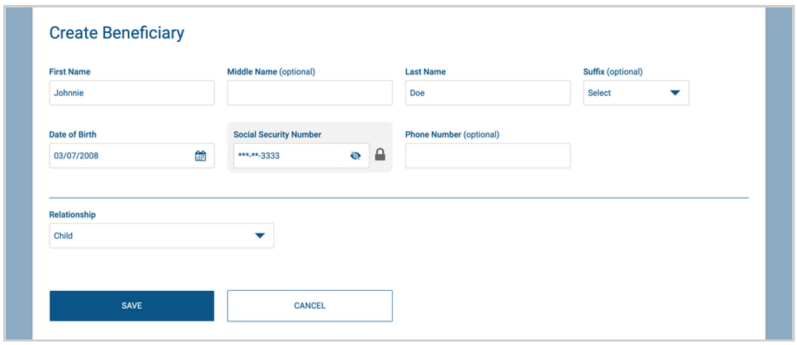
6b.2



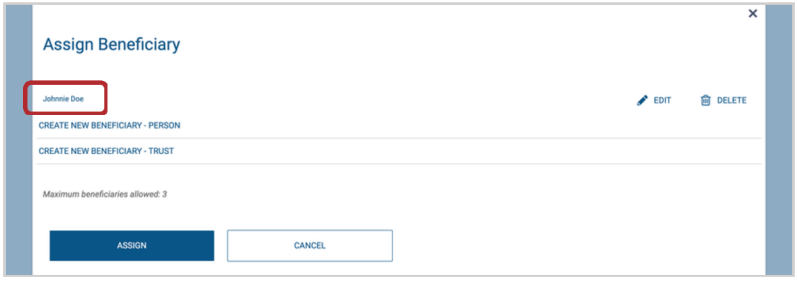
6b.3



6b.4



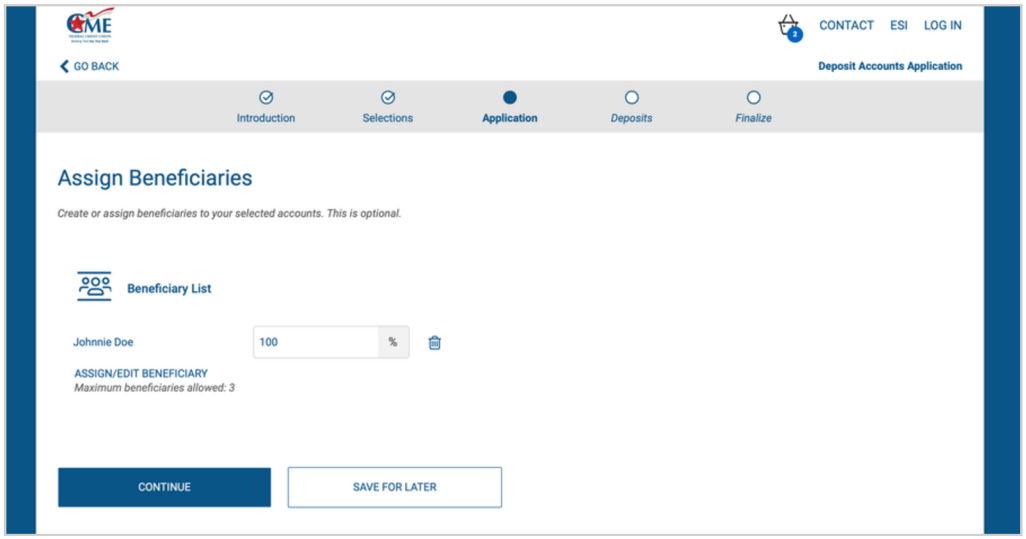
6b.5



6. Application (continued):

b.6. Now you will be prompted to assign percentages to your beneficiary/beneficiaries. Enter the portion of your HSA proceeds you would like to be distributed to others and then select **Continue**.

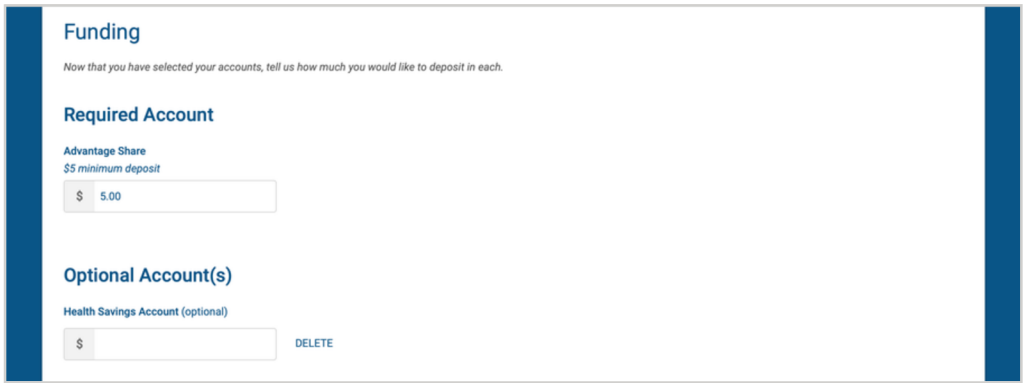
6b.6



7. Funding:

a.1. As a thank-you for opening your HSA with CME, we fund your $5 member share into your Advantage Share savings account via a promotional code (explained on the next page). Your member share of $5 to CME will stay in your Advantage Share Savings account just like all members of CME.

7a.1



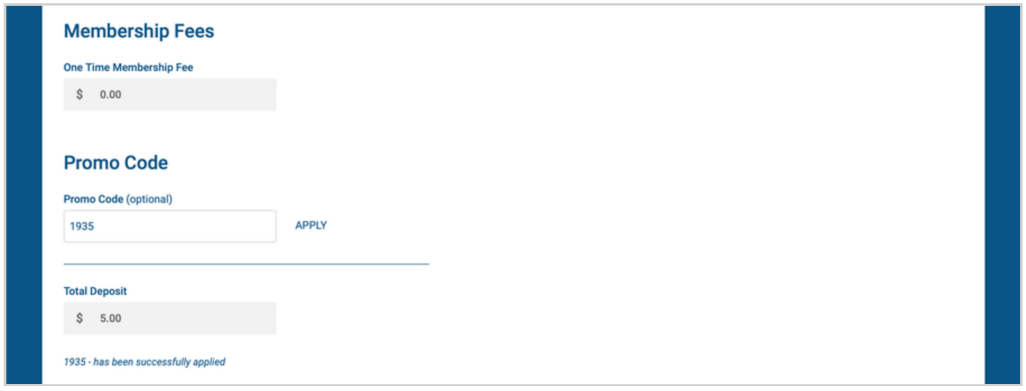
7. Funding (continued):

a.2. Under the Membership Fees section, please input **1935** in the promotional code box then select **Apply**. Your total deposits will calculate based on the data input on the previous section. **You are not required to deposit an amount during your application** to open your HSA. Leaving this at $0.00 is acceptable.

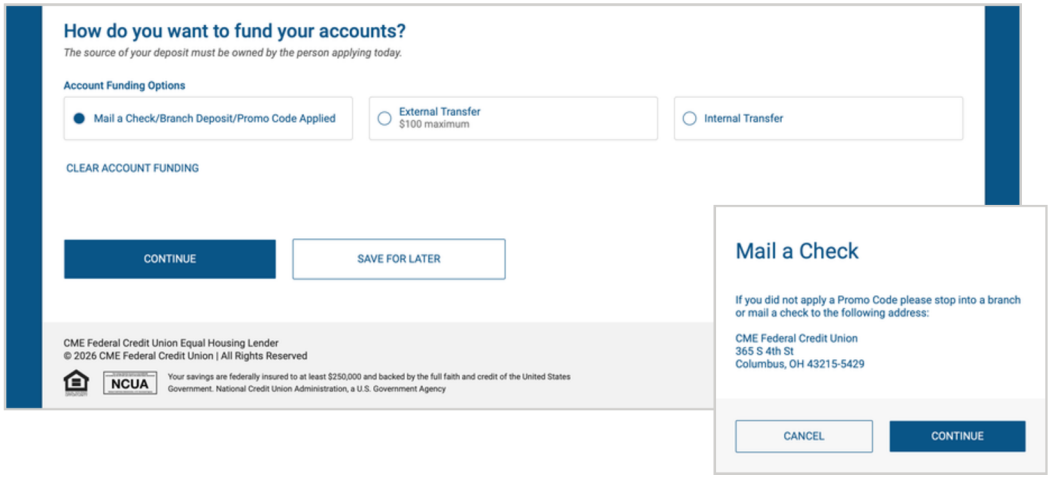
a.3. Select **Mail a Check/Branch Deposit/Pomo Code Applied**, then select **Continue** to proceed to a final review. A pop up will appear with CME's mailing address. Take note of the address and then select **Continue** to close the window.*

Since you applied the 1935 promo code, no funding is needed at this time.* ***You do not need to mail a check or visit a branch to fund your account.*

7a.2



7a.3



8. Finalize:

a. A summary of all of your selections will now appear. Review everything to ensure accuracy and then select **Looks Good**.

8a



Step-by-Step Guide to Opening an HSA Online at CME

8. Finalize (continued):

b. Read the required terms and conditions and privacy policy, and select the checkboxes if you conscent.

b. Upload a scanned copy or photo of your identification documents here.

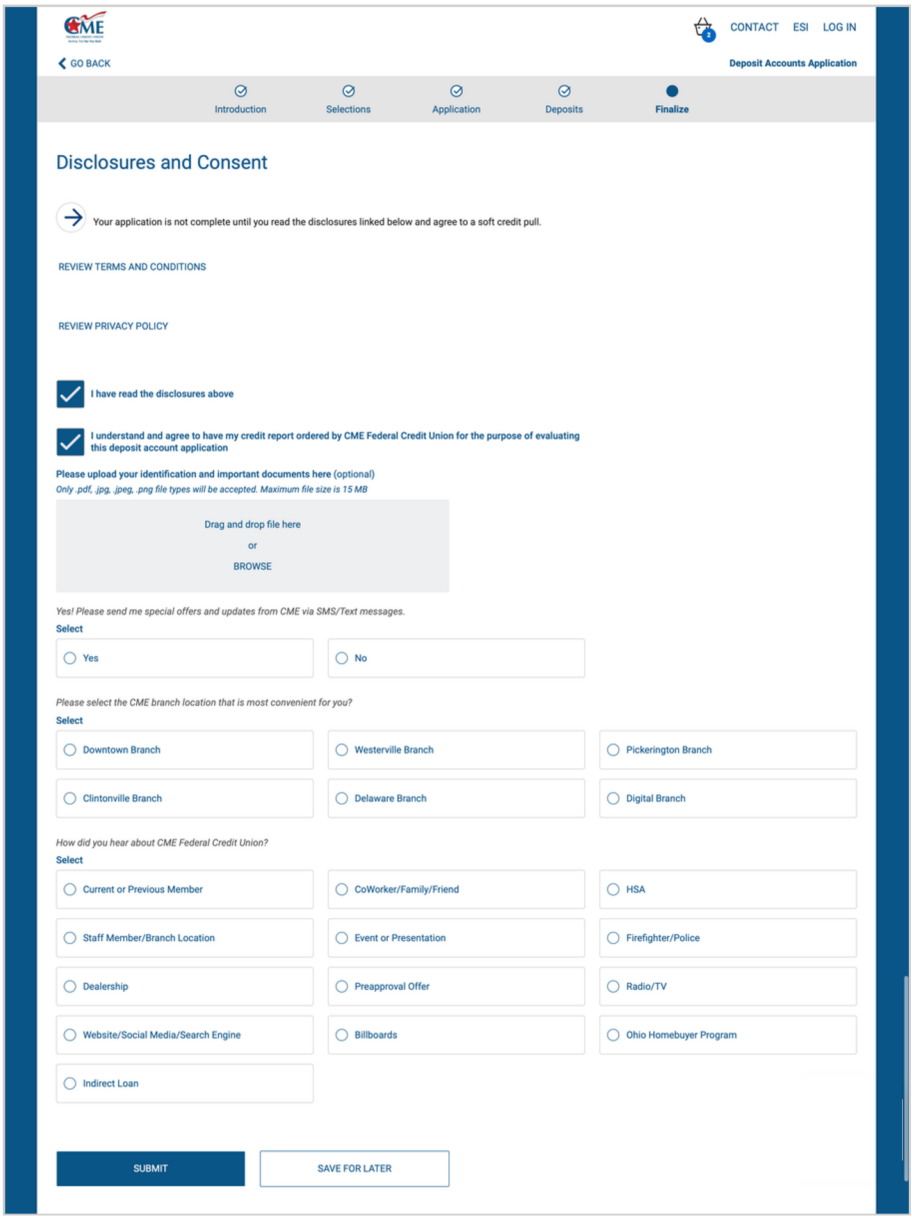
c. It's now time to customize your experience with CME! Choices include:

- Opting in or out of SMS/text message communication
- Selecting the branch most convenient to you
- Acknowledging how you heard about CME.

After making your choices, select **Submit**.

8b

8b

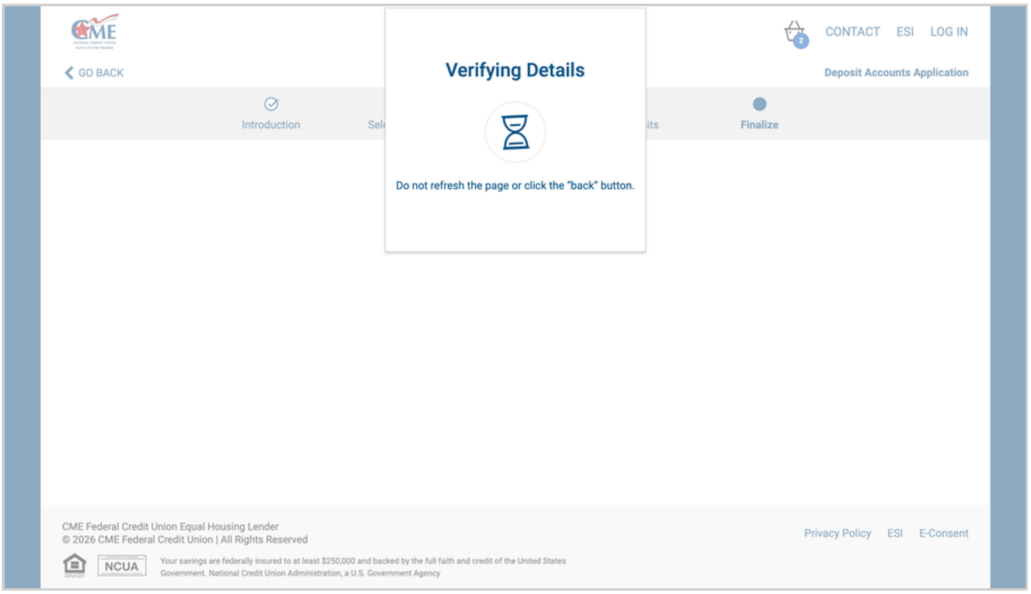


8. Finalize (continued):

c. A pop up will appear while CME verifies all of the details that you submitted. **Please do not refresh or leave the page during this process**, the screen will refresh when the verification is complete.

d. Your application has been successfully submitted!

8c



8d

