

**HEALTH SAVINGS ACCOUNT
 APPLICATION AND ELIGIBILITY FORM**

| | | | |
|--|--|---|---|
| For Insurance Agents ONLY AIN # <input style="width: 40px;" type="text"/> | Code In. Ong. <input style="width: 20px;" type="text"/> | Internal Use: <input style="width: 90%; height: 30px;" type="text"/> | EGN # <input style="width: 40px;" type="text"/> |
|--|--|---|---|

Instructions: All fields must be completed. Return this Application with a check to:
MSA Bank™, 211 N. Wisconsin Drive, Howards Grove, WI 53083-1118

* Set-up Fee **\$25.00 for handwritten applications** (ex. HSA) or **\$22.00 for machine-readable applications** (ex. HSA). Visit www.msabank.com or see your agent for a PDF file you can complete using a computer.

| | |
|--|----------|
| Make Check Payable to MSA Bank for: | |
| Set-up Fee (see instructions)* | \$ _____ |
| Check Order (\$12.75, if requested) | \$ _____ |
| Initial Contribution (min. \$50) | \$ _____ |
| Total Amount Enclosed | \$ _____ |

Personal Information: Please fill in all boxes (MM DD YYYY) (IE: 01 01 2004)

Social Security # Birth Date

First Name MI Last Name

Street Address

PO Box City

State Zip Preferred Mailing Method Street Address PO Box

County

Home # Bus. #

Form of Identification
 Driver's License State ID Passport ID#

Email (Optional)

Note: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means to you: When you open an account we will ask for your name, street address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

| | |
|--|---|
| Type of initial deposit - Please check one <input type="checkbox"/> Regular - Year of Contribution (required) <input style="width: 40px;" type="text"/> <input type="checkbox"/> Rollover (Please attach rollover form) <input type="checkbox"/> Trustee to Trustee Transfer (Please attach transfer form) | Initial Contribution Source and Amount <input type="checkbox"/> Account Holder Deposit Amt. \$ <input style="width: 40px;" type="text"/> <input style="width: 20px;" type="text"/> <input type="checkbox"/> Employer Deposit Amt. \$ <input style="width: 40px;" type="text"/> <input style="width: 20px;" type="text"/> |
|--|---|

Employer Information (For help, see your Employer Rep. or Agent)

| | |
|--|---|
| Employer Name <input style="width: 90%; height: 25px;" type="text"/> Mailing Address <input style="width: 90%; height: 25px;" type="text"/> City <input style="width: 30px;" type="text"/> State <input style="width: 20px;" type="text"/> Zip <input style="width: 30px;" type="text"/> | Employer Contact Name <input style="width: 90%; height: 25px;" type="text"/> Type of Business <input style="width: 90%; height: 25px;" type="text"/> |
|--|---|

Eligibility Requirements: REGULAR HSA

Y N **Account holder certification-** I certify that: (1) I am covered by a Qualified High Deductible Health Plan (QHDHP), and (2) I certify that I am not covered by a health plan, other than a QHDHP, which provides any of the same benefits as the QHDHP.

If you answered NO to the above, you are not eligible to establish a qualified HSA. Please visit www.msabank.com for a Non-Qualified HSA application or see your Insurance Agent to obtain a Qualifying High Deductible Health Plan. Upon completion of the eligibility requirements, you may complete the signature section on page two.



HSA Account Options:

Please read **Power of Attorney section for spousal or third party access to your HSA.**

- I would like to order 50 non-duplicate checks, including 10 deposit tickets, at a cost of \$12.75, to be used for normal distributions only.
- I would like 1 free **MSA Bank** debit MasterCard issued in my name for my HSA account to be used for normal distributions

Note: Purchases made with either the MSA Bank debit MasterCard or MSA Bank checks will be reported by the Bank as "normal distributions." I understand I should not use my debit card or checks for non-qualifying or non-medical purposes and that I am responsible for any IRS penalties. I understand that I should submit an HSA withdrawal form for any non-qualifying or non-medical transaction at a cost of \$4.00 per occurrence. I understand the bank will issue me a check.

- I am interested in receiving an Investment Application. (Non FDIC Insured: Stocks, Bonds, and Mutual Fund Options)

Rules and Conditions Applicable to HSA

GENERAL INFORMATION: An HSA is a trust or custodial account which is created exclusively for the benefit of the HSA holder and which is generally used to pay qualifying medical expenses. If you are eligible, contributions can be made to your HSA by you or your employer. Qualifying distributions from your HSA are tax-free.

DEFINITIONS: High Deductible Health Plan (HDHP) generally means, as defined in IRC Section 223(c)(2), a health plan, which satisfies the following requirements regarding deductibles and expenses for Tax year 2004: (a) For single coverage, the deductible must not be less than \$1,000 with annual out-of-pocket expenses not exceeding \$5,000, or (b) for family coverage, the deductible must not be less than \$2,000 with annual out-of-pocket expenses not exceeding \$10,000. The maximum amount of contributions in any one year that can be made is the lesser of: the annual deductible or \$2,250 for single coverage, and the annual deductible or \$4,500 for family coverage. Contribution limits subject to change based on IRS rulings.

NOTE: You will receive your HSA account information and welcome kit once we process your application. If your application is received incomplete, it will not be processed until we receive all items on the application may be returned. (Please see instructions on previous page.)

Authorized Signer / Power of Attorney (POA) (Optional): **Authorized Signer / POA signature required below.**

Since regulations require that only one individual own an HSA account, the account owner may want his/her spouse and/or another third party through power of attorney to write checks or use his/her debit card. I (account holder) hereby designate the following individual as additional authorized signer on my Health Savings Account.

Spouse/Other First

MI Last

| | | | | |
|--|--|--|--|--|
| | | | | |
|--|--|--|--|--|

Social Security #

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

Birth Date

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

Second Debit Card Option

- I would like a second FREE **MSA Bank** debit MasterCard issued for the POA listed above for my HSA account to be used for normal distributions only.

MSA Bank is hereby appointed to serve as custodian of my Health Savings Account.

I agree to be bound by the account rules and regulations applicable to the Health Savings Account established by the Application and Agreement as they may be amended from time to time. I also agree to the Bank's agreements, rules and regulations, and disclosures applicable to this account and any additional accounts that I establish with the Bank in the future as an individual, custodian or single trustee; this master signature card agreement governing additional accounts will remain in effect as long as I continuously maintain at least one covered account with the Bank.

By signing this Application and per the HSA Account options selected above, I am requesting that the Bank issue to my spouse or other authorized third party as indicated above a separate **MSA Bank** debit MasterCard to allow them electronic access to my Health Savings Account and to add their name to my **MSA Bank** check order to facilitate access to my Health Savings Account.

Note: Authorized Signer / POA signature required below.

Signatures *Important: Please read before signing.*

I understand the eligibility requirements for the type of HSA deposit I am making and I state that I do qualify to make the deposit. I have received a copy of the Application and the **HSA Custodial Agreement**. I understand that the terms and conditions which apply to this HSA are contained in this Application and the Agreement. I agree to be bound by those terms and conditions. Within seven (7) calendar days from the date I open this HSA I may revoke it by mailing or delivering a written notice to the custodian of the account (set-up fee non-refundable).

I assume complete responsibility for:

1. Determining that I am eligible for an HSA each year I make a contribution.
2. Ensuring that all contributions I make are within the limits set forth by the tax laws. (Go to www.msabank.com, click on contribution calculator for help.)
3. The tax consequences of any contribution (including rollover contributions) and distributions.

T.I.N. BACKUP WITHHOLDING CERTIFICATION (Cross out item two (2) if subject to backup withholding)

Under penalties of perjury, I certify that (1) The number shown on this form is my correct taxpayer identification number (T.I.N.)(or I am waiting for a number to be issued to me), (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service that I am subject to backup withholding as a result of a failure to report all interest and dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person (including a U.S. resident alien).

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

HSA Holder Signature _____

Date _____

Signature of Witness (Required) _____

Date _____

(Must not be the same as the Authorized Signer / POA)

Authorized Signer / POA Signature _____

Date _____

Printed Name of Witness _____

