

health savings

using your HSA

An HSA helps you save for healthcare expenses and your contributions are tax-free.

For 2012, you can contribute up to \$3,100 for individual and \$6,250 for family. In addition, a “catch-up” contribution is available for eligible individuals who have attained age 55 by the end of their taxable year but have not attained age 65. For 2012, the amount is \$1,000.

Three ways to make contributions to your HSA:

- Pre-tax salary deductions - if your employer offers this benefit, payroll deductions are exempt from most taxes (*Check with your employer*)
- Employer contributions - made directly to your HSA by your employer
- Direct contributions -
 - Automatic transfer from your personal checking or savings account
 - Mail in deposit
 - Credit Card

Five ways to withdraw funds from your HSA:

- Debit Card
- Checks
- Online Bill Payment
- ATM
- Bank Teller

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accounts

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