

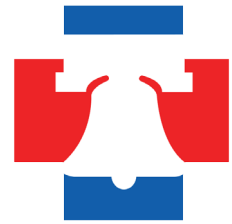
Health Savings Accounts

Providing individuals and families with the tools they need to manage their medical expenses.



Liberty Health Bank is a trademark of Liberty Savings Bank, Member FDIC.

A Health Savings Account (HSA) is a great way to save and invest!



HSAs are triple-tax advantaged. Money goes in **tax-free**. Earn interest and dividends **tax-free**. Money comes out **tax-free**.

HSAs let you save **tax-free** towards healthcare costs. **Carry over** from year to year; there is no use-it-or-lose-it rule. Your funds are **owned by you** and **stay with you**, even if you leave your current employer.

Liberty HSA Plus

A **premier** account designed to provide you premium tools to manage your healthcare expenses in addition to your financial health

- Highly competitive interest rate
- Online Banking & Online Bill Pay
- Online Account Opening
- Mobile App
- Receipt Shoebox
- Benefits Debit Card
- eStatements
- Investment Services Available*
- 24 hour automated phone service
- Training Tutorials
- "Ask Liberty"



Plus all this...

*Investment options are not FDIC-Insured. Fees and Minimums apply.

Protect Your Wealth

Rest easy knowing that you and your family are protected by our comprehensive IDProtect® service¹, which includes:

- **Identity Theft Expense Reimbursement Coverage²** Receive up to \$10,000 to help pay expenses, clear your name and repair damaged credit, should you become the victim of identity theft.
- **Comprehensive Identity Theft Resolution Services** Should you suffer identity theft, your very own IDProtect fraud resolution specialist will help you every step of the way until your credit and identity are completely restored.
- **Debit and Credit Card Registration (Registration/activation required.)** Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards.*
- **3-in-1 Credit File Monitoring (Registration/activation required.)** IDProtect will monitor your Equifax, Experian and TransUnion credit files daily, and automatically alert you if key changes occur.*
- **3-in-1 Credit Report (Registration/activation required.)** Request a free, updated credit report every 90 days or upon receipt of alert. Each new report includes an updated single bureau credit score.*
- **Total Identity Monitoring *(Registration/activation required.)** Monitoring of over 1,000 databases*

Save When You Spend

• **Health Discount Savings** Enjoy savings on vision, prescriptions, dental and hearing services.* **This is NOT insurance.**

• **Cash Back Member Rewards** Earn 10% cash back on your everyday purchases. Save receipts and submit quarterly for cash back rewards. You are eligible to submit receipts totaling up to \$125 each quarter for a total cash back of up to \$12.50/quarter or up to \$50/annually.*
(Additional terms and conditions may apply.)

Plus...

• **Accidental Death & Dismemberment Insurance**² Receive up to \$10,000 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)

All for a low monthly fee of \$6.00.

Liberty HSA Basic

Not interested in the benefits of the Plus account? Our basic Health Savings Account will provide you the basic benefits of a Health Savings Account.

- Interest-bearing account
- Online Banking & Online Bill Pay
- Online Account Opening
- Mobile App
- Receipt Shoebox
- Benefits Debit Card
- eStatements
- Investment Services Available*
- 24 hour automated phone service
- Training Tutorials
- "Ask Liberty"

*Investment options are not FDIC-Insured. Fees and Minimums apply.

All for a low monthly fee of \$3.00. And avoid this monthly fee by maintaining an average balance of \$3,000 or more in your HSA account.

Visit www.libertyhealthbank.com
or call us at 1.844.424.BANK(2265)
for 24 hour access to your account.

1 IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

2 Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Refer to Guide to Benefit for complete details of coverage.

Insurance Products are not insured by FDIC or any Federal Government Agency; Not a deposit of or guaranteed by the bank or any bank affiliate.