



WEALTH HEALTH

Helping Employers & Employees Maximize Their Healthcare Dollars

Liberty Health Bank provides robust Health Savings Account options that help you decrease tax liability and provide an opportunity for your employees to put money back in their pockets. Employees receive a triple tax benefit: tax-free contributions, tax-free earnings and tax-free qualified withdrawals. You save on payroll taxes by allowing employees to make pre-tax contributions to their HSA through a section 125 plan.

For the employer:

- Multiple account options
- No setup fees or administration costs
- Onsite support, education and enrollment options
- Employer and employee education portal
- Easy online enrollment
- Easy upload of contributions through the secure site
- Quick answers to questions & issues
- Customizable communication to share with employees

For the employee:

- Funds are owned by the employee with no “use-it-or-lose-it” rule
- Competitive interest earning accounts
- Convenient 24 hour access via online banking, mobile app and telephone
- Benefits Debit Card
- Online Bill Pay
- Electronic receipt shoebox
- Investment Options available
- Informative account text alerts
- Online year-end tax forms



Who We Are

Liberty Health Bank is a Health Savings Account Custodian dedicated to helping employers and their employees maximize their healthcare dollars.

Liberty Health Bank is a division of Liberty Savings Bank FSB, which has been in existence for over 125 years. Liberty has banking facilities and residential mortgage loan offices in several states. Our National HSA Division is located on the west coast of Florida in the Sarasota/ Bradenton area. All deposits are FDIC insured through Liberty Savings Bank.

The Liberty Health Bank team is focused on the consumer driven health market. Our team members have started and run successful Health Savings Account programs at local, regional and national banks. Others on the team bring significant bank operations, customer service, human resources, training, compliance, tax, legal and technology expertise. Our team brings a solution we are proud to deliver to our clients.



Our Commitment To You

With Liberty Health Bank, you gain a partner that will:

- Keep the interest of you and your employees as a focus of everything we do
- Help you optimize your business strategy as it relates to Health Savings Accounts
- Provide ongoing relationship support and resources
- Help you maximize value from our partnership
- Provide exceptional customer service

The cornerstone of our business model is our “best in class” technology combined with superior customer service.

Contact us today:

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Neither Liberty Savings Bank nor its representatives provide tax, accounting or legal advice. Clients should refer to their personal professional advisors for any questions regarding such.