

OUR INTEREST IS IN YOU



# Health Savings Accounts

GET STARTED WITH LIBERTY

⊕ YOU HAVE OPTIONS

Choose between  
our Liberty HSA  
Plus or our  
Liberty HSA  
Basic accounts

## EACH ACCOUNT INCLUDES THESE GREAT FEATURES:

- 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
- Online Education Tools

## OPTION #1

## Liberty HSA Plus

Your “best value” that includes the Liberty HSA Basic features, plus these premium tools:

### PROTECT YOUR WEALTH

- Identity Theft Expense Reimbursement Coverage<sup>1</sup>: Get up to \$10,000 towards expenses to clear your name and repair your damaged credit should you become a victim of ID theft.
- Personal Fraud Resolution Specialist: Simply call, and a specialist will help you until your credit and identity is restored.
- 3-in-1 Credit Bureau Monitoring: Get notified when key changes occur on your Equifax, Experian or TransUnion Credit Report.\*\*
- Total Identity Monitoring: Includes over 1,000 databases\*\*
- 3-in-1 Credit Report: Access a free, updated credit report every 90 days or when you get an alert. Also receive one bureau's credit score.\*\*
- Register your Debit, Credit, and ATM Cards: If you lose your wallet, or your house is broken into, call one number to cancel and request replacements for all registered cards.\*\*

### SAVE WHEN YOU SPEND

- Health Discounts: Enjoy savings on vision, prescriptions, dental and hearing services.\*\* (This is NOT insurance.)
- Cash Back Member Rewards: Submit receipts and get mailed a check. Earn 10% cash back on everyday purchases; up to \$12.50 each quarter = total of \$50/yr.\*\*

### PLUS MORE

- Up to \$10,000 24-hour Accidental Death and Dismemberment Insurance<sup>2</sup>.

### ALL FOR ONLY \$6.00 A MONTH

## OPTION #2

## Liberty HSA Basic

Includes the Liberty HSA Basic features.

### \$3.00 A MONTH

- Or make it FREE. Avoid the monthly fee by maintaining an average balance of \$3,000 or more in your Liberty HSA Basic account.



DID YOU KNOW  
HSAs are triple-tax  
advantaged.

**1. Money goes in tax-free.**

**2. Earn interest and dividends  
tax-free.**

**3. Tax free withdrawals for  
qualified expenses.**

PLUS your funds 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.

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

\*\*Registration/activation required.

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.

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## HAVE A QUESTION?

- We are ready to help. | 844-424-2265 | [hsa@libertysavingsbank.com](mailto:hsa@libertysavingsbank.com)
- [www.LibertySavingsBank.com](http://www.LibertySavingsBank.com) | ★★★★★ Bauer Rated | 

