

# Health Savings Accounts

# PROFED

## HSA Benefits

- ✓ No minimum deposit
- ✓ No minimum balance
- ✓ No enrollment fee
- ✓ Balance carries over year-to-year
- ✓ Tax-deductible contributions
- ✓ Tax-deferred earnings
- ✓ Tax-free distributions on qualified items
- ✓ Visa Debit card for health care spending
- ✓ Health Savings Account checks
- ✓ ProFed Online Banking access
- ✓ Touch-Tone Teller access
- ✓ E-statement access

Direct Deposits, Payroll Deposits, Share-to-Share transfers, Touch-Tone Teller or Internet Banking transfers will always be reported as attributable to the tax year deposited. Withdrawals made by Visa Debit Card, Touch-Tone Teller, Online Banking or check will be reported as normal distributions.

Not intended as tax advice. Consult your tax advisor.

### Main Branch

1710 St. Joe River Dr.  
P.O. Box 5466  
Fort Wayne, IN 46895-5466  
260-483-0514 or 800-752-4613

### South Branch

6820 S. Hanna  
Fort Wayne, IN 46816  
260-483-0514 Ext. 6723

### West Branch

6105 Constitution Dr.  
Fort Wayne, IN 46804  
260-483-0514 Ext. 6763

### Northwest Branch

1551 W. Dupont Rd.  
Fort Wayne, IN 46825  
260-483-0514 Ext. 6863

### East Branch

6448 Stelhorn Rd.  
Fort Wayne, IN 46815  
260-483-0514 Ext. 6823

### Angola Branch

2410 N. Wayne St.  
Angola, IN 46703  
260-665-7092

### Kendallville Branch

419 E. North St.  
Kendallville, IN 46755  
260-347-0520

### Auburn Branch

Auburn Cord Plaza  
506 N. Grandstaff Dr.  
Auburn, IN 46706  
260-925-1550

### Columbia City Branch

Columbia Plaza  
545 N. Line St.  
Columbia City, IN 46725  
260-244-7222

### Bluffton Branch

1331 Baker Place  
Bluffton, IN 46714  
260-824-5991

### Decatur Branch

632 S. 13th St.  
Decatur, IN 46733  
260-724-9929

### ProFed Online

ProFed's Internet  
Banking Service  
[www.profedcu.org](http://www.profedcu.org)

### Touch-Tone Teller

Banking from Any  
Touch-Tone Phone  
**4-TELLER or 800-752-4615**

### Pro-Fed Financial Advisors, Inc.

4315 Flagstaff Cove  
Fort Wayne, IN 46815  
260-486-7989 or 800-468-1520

# PROFED

Federally Insured by NCUA



# ProFed Health Savings Accounts—

## The hassle-free approach to HSAs.

**W**ant more control of your health care costs? A ProFed Health Savings Account (HSA) can help. HSAs let you set aside money in a special account for qualified medical expenses. The best part is contributions are tax-deductible. Qualified withdrawals are tax-free.

If you are enrolled in a *qualified* High Deductible Health Plan (HDHP) and meet the following requirements, you may be eligible for a ProFed HSA:

- Not enrolled in Medicare
- Not covered by other health insurance
- Not claimed as a dependent for tax purposes

The ProFed HSA allows you to make tax-deductible contributions to save for medical expenses. If used for qualified health care expenses, your distributions (withdrawals) are tax-free. Plus, your unused balance rolls over year after year, so you don't lose a penny of what you save.

Read more to find out whether a ProFed HSA is right for you. Then call us at 260-483-0514 or 800-752-4613 or visit any of our convenient locations for more information or to open your HSA.

### ▶ How to Get Started

- Opening an HSA requires a qualified High Deductible Health Plan. Your plan must meet IRS limits for a minimum deductible and maximum out-of-pocket expenses.
- If you are enrolled through your employer, ask if they make employer contributions. Employer contributions are tax-free.
- Your personal contributions are tax-deductible. Contributions are limited to the annual IRS limit.

**Start saving today. Call us or visit any convenient ProFed location.**



### ▶ Saving Made Easy

Make your own contributions in person or by using any of our other convenient services:

- Payroll deduction
- Share-to-share transfer
- ProFed Online Banking
- Touch-Tone Teller

*Contributions are tax-deductible, but are limited to the lesser of either your HDHP deductible or the annual IRS limit. Ask a representative for details.*

### ▶ Distributions for Health Care Expenses

Distributions and withdrawals for qualified expenses are tax-free. You will have a Visa® Debit card or HSA checks to use when qualified medical expenses arise. *Remember to keep records of your HSA spending for tax purposes.*

Your balance carries over at the end of the year— You don't lose what you save.

**PROFED**