

Contact a Specialist

Reach a No Bull HSA Specialist at:

By Telephone

Seward Location:

(402) 643-3636

Lincoln Location:

(402) 434-7400

By Email

hsainfo@cattlebank.com

By Mail

Seward Location:

Cattle Bank & Trust
ATTN: HSA Specialist
P.O. Box 467
Seward, NE 68434-0467

Lincoln Location:

Cattle Bank & Trust
ATTN: HSA Specialist
1550 South Coddington Avenue
Lincoln, NE 68522-4402

Website

www.cattlebank.com

The interest rate on this account is variable and may change at any time at the Bank's discretion. Please see our current rate sheet. Fees may reduce the earnings on this account. Transfer of your HSA to another custodian is subject to a \$35 service fee.

Overdrafts of your HSA account may cause your HSA to be disqualified by the IRS. Any overdrafts are the responsibility of the account holder.

HSA12-17



About Cattle Bank

Founded in 1873, Cattle Bank & Trust is the third oldest continuously chartered bank in Nebraska. In fact, today, ownership of the bank remains with descendants of the bank's founder. The main bank facility is located on the Historic Seward County Courthouse square in downtown Seward. The bank has three branch locations in Lincoln as well as a motor bank facility in Seward.

Cattle Bank & Trust

**104 South 5th Street
Seward, Nebraska 68434
(402) 643-3636**

**1550 South Coddington Ave.
Lincoln, Nebraska 68522
(402) 434-7400**

www.cattlebank.com

Member FDIC

HSA

Health Savings Account



No Bull

Cattle

— BANK & TRUST —

*Take Control of Your
Healthcare*

The No Bull HSA Account

Cattle Bank & Trust is pleased to offer you the *No Bull* Health Savings Account (HSA). Our straightforward solution is designed to meet your HSA needs in a way that allows you to get on with managing your healthcare dollars, *No Bull!* Our HSA offers you:

- ☑ A competitive, variable rate of interest on your entire account balance. Ask about our current rate.
- ☑ Check writing convenience with *free* standard design checks (first 25).
- ☑ A *free* Cattle Bank & Trust debit card.
- ☑ Monthly bank statements with images of checks and deposits for your records.
- ☑ Online account access with online bill pay for your convenience 24 hrs. a day.
- ☑ A low, \$25 minimum deposit to open your account.
- ☑ No monthly fees on balances over \$500 (a \$3 monthly fee will be charged on balances of \$500 or under).
- ☑ A low, one time setup fee of only \$20.
- ☑ Friendly, personal service you can count on.

We offer everything you need to get started with your HSA at rates that will allow your investment to grow without watching your earnings evaporate with fees and expenses.

Taking Control

Take Control of Your Healthcare

Health Savings Accounts offer a tremendous opportunity for you to take control of your healthcare. Created as part of the Medicare Bill passed in December of 2003, the combination of a High Deductible Health Plan (HDHP) and an HSA offers you a tax advantaged way of lowering the premiums you pay for health insurance coverage while investing all or a portion of the savings in a tax advantaged account.

You control the specifics of your healthcare coverage and your healthcare spending. Because it's your money, you and your doctor are your healthcare decision makers.

It's Your Money!

The money deposited in your HSA, whether it is deposited by you or your employer under a qualified group HDHP plan, is yours. The money can be used to pay for current qualified medical expenses or it can be saved for future medical expenses. The dollars in your HSA are managed by you and are eligible to roll over from year to year.

All contributions to your HSA are either deductible to you under an individual plan or not includable in your taxable wages under a group plan. HSA distributions are tax free if used for qualified medical expenses.



Start Today!

Getting Started

The first step towards taking control of your healthcare is to make sure you have a qualified HDHP in place. Most insurance companies are offering a qualified product.

With a qualified HDHP in place, you are eligible to open your Cattle Bank & Trust *No Bull* HSA account. To apply, stop in or download the plan documents from our website, www.cattlebank.com. Because the application and funding can be completed by mail, you are eligible no matter where you live. When you have completed the application, you can return it to us along with a check for the \$20 enrollment fee and your initial deposit of \$25 or more.

Once accepted, your account will be opened. You can expect to receive your personalized HSA checks in about a week and your debit card in about three weeks. You can contribute to your HSA on your schedule and at your convenience.

Your HSA account checks and debit card work just like a regular bank account. You can use these tools to pay for qualified medical expenses directly or to reimburse yourself for medical expenses paid out of your regular account. Be sure to keep your receipts for qualified medical expenses on file in order to substantiate your distributions for IRS purposes.

Before You Begin

We strongly encourage you to consult your tax advisor regarding the tax benefits of an HSA for your particular situation. Contribution eligibility and limitations are subject to IRS rules. More information is available at www.treas.gov or www.irs.gov. You are responsible for assuring that distributions from your HSA are made in accordance with IRS rules.