

PAY LESS. KEEP MORE. STAY HEALTHY.

A Health Savings Account (HSA) with a High Deductible Health Plan (HDHP) is a great way to keep your family well. You'll probably realize monetary savings. Your savings may grow. Your HSA balance will earn interest and rollover from year to year. And your HSA debit card⁺ will make paying for healthcare expenses, such as office visits, co-pays and prescription drugs, easy and convenient.

Why sign up for an HSA?

- **You're taxed less.** Since your HSA contributions are tax deductible, your federal income tax liability is lower. And you don't pay federal income tax on any HSA funds used for qualified medical expenses. (State income tax codes vary - consult your tax advisor to determine how your state tax code treats HSAs.)
- **You pay less.** When you enroll in an HDHP, your monthly health insurance premiums will likely be lower.
- **You earn more.** Any unused funds in your HSA roll over year after year, and earn interest.
- **You gain confidence.** Disbursements may be made via check, HSA debit card⁺, electronically, or in person. Choose the method that's best for you. Ask about Internet Banking and how it can add convenience to your HSA account.

⁺Subject to credit approval.

Bank First National is proud to bring you the best in banking and financial services and technology. Thank you for choosing Bank First National.



Full service, local, competitive . . . Bank First National is the place for your HSA



- Free electronic banking
- Free check writing
- Free HSA debit card⁺
- Competitive interest rates
- Interest paid on entire balance
- FDIC insured
- No fee to close account

• minimum opening balance	\$100
• set-up	\$25
• minimum balance	\$0
• monthly fee	\$0 for balances > \$1999.99 \$2 for balances < \$2000.00
• contributions*	\$0
• distributions** via:	
check	\$0
electronic means	\$0
distribution form	\$3
• excess contribution distribution	\$25
• transfer to another institution	\$25
• check copies:	
first 5 copies per year	\$0
each copy thereafter	\$1
• overdrafts/returns:	
each check	\$25
• stop payment per item	\$15
• telephone transfers	\$3
• debit card replacement	\$12.50



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To qualify for a Health Savings Account, you must be participating in a qualified High Deductible Health Plan (HDHP). Check with your insurance agent or tax advisor to confirm eligibility.

⁺ Subject to credit approval.

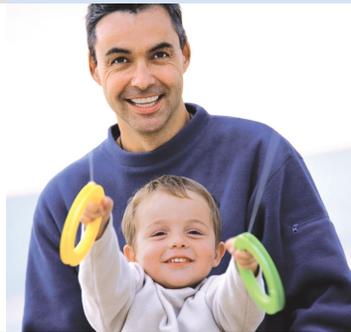
* All contributions will be considered to be for the current calendar year unless specified otherwise by you.

** All distributions will be considered normal unless accompanied by a completed Health Savings Account (HSA) Distribution Form.

Health Savings Accounts



Save money.



Save on taxes.



Save for
your health.



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For Better Banking, Think First.

www.BankFirstNational.com



A CONVENIENT, TAX-ADVANTAGED WAY TO SAVE FOR — AND PAY FOR — YOUR HEALTHCARE EXPENSES.

If you're enrolled in High Deductible Health Plan (HDHP), now you can save on taxes* while you put aside funds for current and future healthcare expenses. Just sign up for the Bank First National Health Savings Account (HSA), and begin making contributions to it. Then, whenever you need to pay for a qualified medical expense, simply use your Bank First National Visa debit card* or checkbook to access your HSA funds.

**While HSAs are exempt from federal income tax, state income tax codes vary. Consult a tax advisor regarding your state's income tax laws and HSAs.
+Subject to credit approval.*

IT'S SMART. IT'S EASY. IT'S FAST.

First, adding a Bank First National HSA to your HDHP just makes sense. Your HSA provides tax-advantaged savings to help pay for qualified medical expenses that count toward your deductible.

Next, with a Bank First National HSA, you'll watch your savings grow. Your HSA accumulates interest and your unused balance rolls over from one year to the next.

Finally, to access your Bank First National HSA, you'll gain the speed and convenience of Bank First National's HSA VISA debit card. It's one of the fastest ways to pay for qualified medical expenses, since each transaction is immediately deducted from your HSA, and it's much easier than writing checks or carrying cash.



Frequently Asked Questions

Q: What is a Health Savings Account (HSA)?

A: HSAs are a tax-advantaged way to save and pay for healthcare. Congress created these accounts with the December 2003 Medicare bill, as an incentive to make healthcare affordable for more Americans.

Q: Can I open an HSA?

A: You must be covered by a qualified High Deductible Health Plan (HDHP), and cannot be covered by any other health plan except in certain cases. Other limitations may apply; check with your health insurance agent or tax advisor.

Q: What is a qualified medical expense?

A: Your HSA is only to be used for qualified medical expenses. These may include paying down your health plan deductible, as well as some health-related costs not covered by your health plan, such as dental and vision care. For more detailed information on qualified medical expenses, consult your tax advisor, or visit the Department of the Treasury website at <http://www.treas.gov/offices/public-affairs/hsa>.

Q: Do I need to save my itemized receipts?

A: Yes. They may be needed if the IRS requests documentation to verify that your HSA funds were used only for qualified medical expenses.

Q: What happens to the unused funds in my HSA at the end of the year?

A: Unused HSA funds roll over from one year to the next automatically, and continue to earn interest.

Q: What should I do if I have questions?

A: Contact customer service at 920-684-6611, visit your local Bank First National office, or visit the Department of the Treasury website at: <http://www.treas.gov/offices/public-affairs/hsa>.

