

Health Savings Accounts

Flexible and easy to use, a health savings account (HSA) is a tax-advantaged personal savings account that works with a high-deductible health plan. You can pay for qualified medical expenses tax-free¹, or grow the account and use it for qualified medical expenses in the future.

Benefits

Tax Savings

With a Wilson Bank & Trust HSA, your contributions are tax-deductible, and earnings and eligible withdrawals are tax-free, as long as certain requirements are met.

Ownership & Control

Your HSA is yours to take with you wherever you go, and unused funds carry over year to year. You control the funds in your HSA, and decide when and how you want to use them.

HSA Features

- No set-up fee, no annual fee
- Simple enrollment
- Knowledgeable customer service assistance
- Payroll direct deposit
- Unlimited check writing privileges
- VISA debit card and ATM card with no foreign ATM fees
- Online account access
- Bill payment
- Telephone Banker
- Competitive NOW account rates
- FDIC insured account
- Monthly account statements
- Year-end IRS reporting

For more information and frequently asked questions, please visit our website at www.wilsonbank.com/hsa.htm.

¹The information provided is general in nature and not comprehensive for all features. Employers and employees are encouraged to reference the HSA rulings as issued by the Department of Treasury at www.irs.gov. Tax advisors should be consulted.