

Health Savings Accounts



With the rising cost of health care, a Health Savings Account (HSA) can help you and your family address your health care expenses while growing your medical savings and enjoying tax benefits. Utilities Employees Credit Union's Health Savings Account is designed for utility employees and family members with a high deductible health plan. The savings in your HSA will earn a high-yield dividend while helping you save for the medical expenses that health insurance doesn't cover. You can make tax deductible contributions and your earnings will accumulate tax-deferred. Plus, qualified distributions for health expenses are tax-free and penalty-free. Why not take advantage of the opportunity to take care of your health and your budget at the same time?

Start Enjoying Your HSA Benefits...

- Easy Ways to Deposit Money: Payroll Deduction, Employer Contributions, Check Deposits, and Electronic Funds Transfers from your financial accounts
- Easily Obtain ATM Cash or make Check Card Purchases to pay your qualified medical expenses; you may order checks if you prefer
- Earn Reward Points on signature-based, qualified health purchases with your FREE *Advantages* VISA® *Check Card*™
- Save Wisely – you'll earn interest on your Health Savings Account and your contributions to your account are tax deductible!



How to Open a Health Savings Account

Should you choose a high deductible health plan during your benefits enrollment, you will receive information in the mail to open your account with Utilities Employees Credit Union.

About Utilities Employees Credit Union

UECU knows utility families. Since 1934, Utilities Employees Credit Union (UECU) has been providing exclusive financial benefits to America's utility and energy employees and their families. A full-service, virtual credit union, UECU's goal is to help workers improve their financial well-being, accumulate wealth, and conveniently manage their finances with 24/7 nationwide account access and free financial tools – from wherever they reside today or travel in the future.

There's more! Turn over for a complete list of UECU financial benefits...

Financial Solutions from Utilities Employees Credit Union

Utilities Employees Credit Union membership is available to utility employees to help you and your family minimize the stress that can be caused by debt and life's financial obligations. Improve your financial well-being, accumulate wealth, and conveniently manage your finances with our savings and lending options, convenient purchasing products, financial education, and rewards programs.

Exclusive Financial Benefits for Utility Workers & Their Families

- High-Dividend Savings Rates
- FREE Interest-Bearing Checking account options
- ATM Surcharge Rebates
- Credit Cards with Amazing Rates, Rewards, & NO annual fee
- Loan Rates everyone can afford
- THREE Financial Reward Programs – earn cash, gift certificates & more!
- Convenient 24/7 Nationwide Access to your accounts with mobile banking, online banking & phone line banking
- FREE Financial Services like online bill pay, remote check deposit, mobile notifications & online budgeting tools



How Do I Open An Account?

Visit UECU at www.uecu.org or call 800-288-6423 to become a UECU member. UECU offers lifelong membership and access to your funds from anywhere – serving you at all ages, no matter where your travels or life take you. Let UECU take the stress out of life's financial events – car purchases, educational expenses, marriage, a new home, growing families, retirement, travel, special purchases, and everything in between.



Visit www.uecu.org | Call 800-288-6423



This credit union is federally insured by the National Credit Union Administration. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.