



BMO Harris Health Savings AccountSM

The BMO Harris Health Savings AccountSM (HSA) is a personal checking account that allows money to be deposited at any time and easily withdrawn for qualified medical expenses. With a BMO Harris HSA, you can also use the BMO Harris Bank HSA Debit MasterCard[®] to pay for qualified medical expenses. You can even make payments online using BMO Harris Online Banking.SM

To apply for a BMO Harris HSA:

- Visit your closest BMO Harris Bank branch
- Call 1-866-472-4632

Features of the BMO Harris HSA

- No monthly maintenance fee
- Account earns a tiered interest rate
- BMO Harris Bank HSA Debit MasterCard[®]
 - Use your HSA debit card to pay for qualified medical expenses
 - Request an HSA debit card for a qualified dependent¹
- Personalized HSA checks are available
- Monthly statement
 - Free paper, e-statements or Imaged Statements²
- \$25 fee if you transfer this account to a new custodian
- BMO Harris Online BankingSM allows you to conveniently review your balance, transfer available funds between eligible BMO Harris accounts, track spending and pay bills
- Annual Reporting Requirements
 - As custodian, the bank is responsible for reporting total distributions in January on IRS Form 1099-SA and total contributions for the previous year (in May) on IRS Form 5498-SA. The account holder is responsible for retaining records for tax purposes and completing and filing IRS Form 8889 with the 1040, showing all HSA activity for the calendar year

BMO Harris Bank does not provide tax or legal advice. You must seek the advice of your own tax and legal professional to ensure your compliance with applicable HSA and other laws.

¹ Qualified dependent is a spouse or a dependent child age 18 or older.

² Customer must request Imaged Statement from a BMO Harris Banker.

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