![OPTUM™ logo]

Instructions for Adding a Bank Account to your HSA

You can add your bank account information to the Health Savings Portal in order to automate and streamline online contributions and direct deposit reimbursements to/from your Health Savings Account (HSA). By storing this information in the Health Savings Portal you can quickly and easily send funds electronically to/from your checking or savings account for one-time or recurring HSA contributions or reimbursements.

Once you have added your bank account information, you will be required to verify that the account is valid and legitimate through a "micro-deposit" authentication process. This process safeguards customer account information by requiring you to validate a random small dollar amount (i.e., "micro-deposit") made in to and out of the personal bank account that is being set up. This additional security step protects you and ensures the bank account designated within the consumer portal is accurate. Please follow the instructions below to successfully add a bank account to your profile.

Accountholders must have valid bank account information on file in order to make online contributions or direct deposit reimbursements to/from their personal accounts. To begin, you will need to set up your bank account information.

o Select **Profile** tab and then select "Banking/Cards"
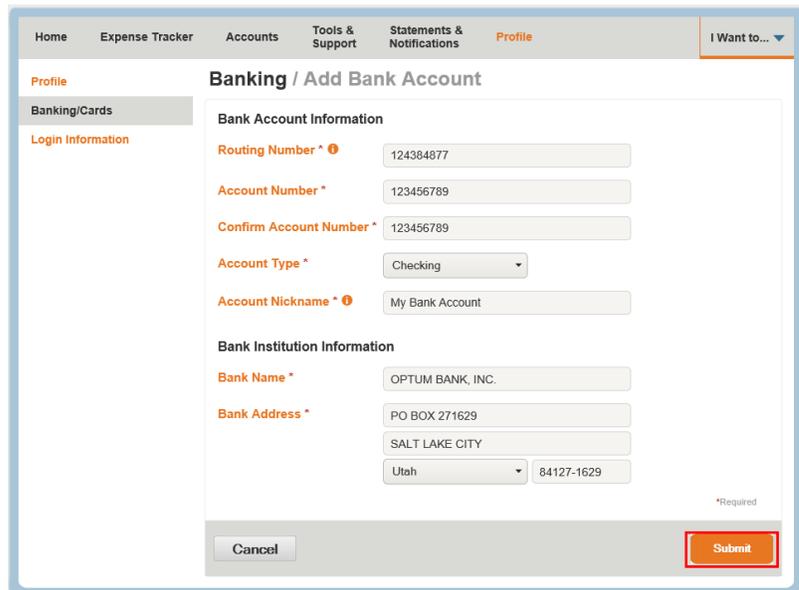o Under the **Bank Accounts** select "Add Bank Account."
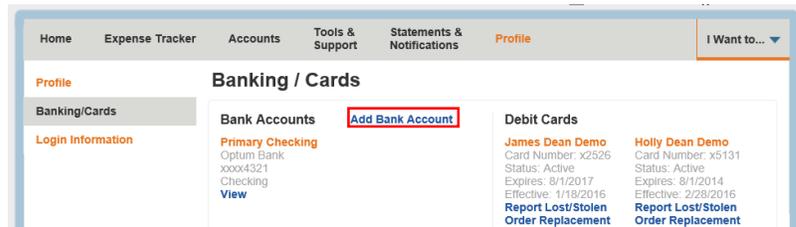
o Under the **Bank Account Information** section, add your bank account information:
    o Routing Number
    o Account Number
    o Account Type
    o Account Nickname
o Under the **Bank Institution Information** section, add the contact information for your bank:
    o Bank Name
    o Address
    o City
    o State
    o Zip Code
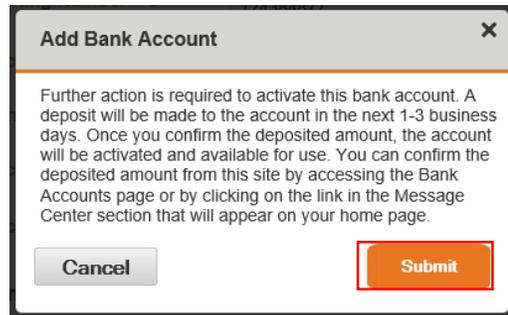o Click **Submit.**

Note: fields with an asterisk are required.

Once the "Submit" button has been selected, you will receive a notification regarding account activation.

- o Click **Submit**

Add Bank Account ✕

Further action is required to activate this bank account. A deposit will be made to the account in the next 1-3 business days. Once you confirm the deposited amount, the account will be activated and available for use. You can confirm the deposited amount from this site by accessing the Bank Accounts page or by clicking on the link in the Message Center section that will appear on your home page.

Cancel   Submit

confirmation that your bank account has been activated.

You will be required to answer a security question.
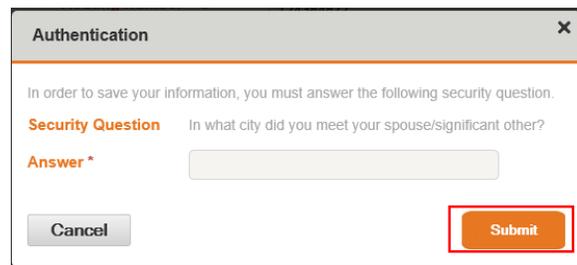
Authentication ✕

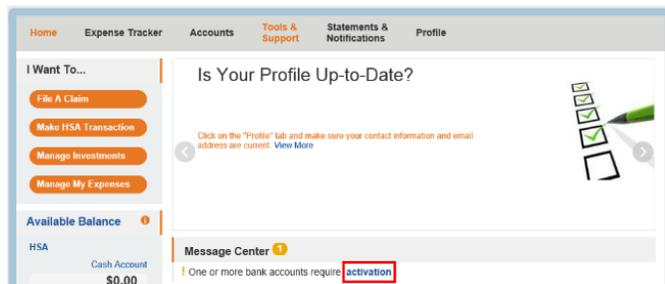In order to save your information, you must answer the following security question.

Security Question   In what city did you meet your spouse/significant other?

Answer *

Cancel   Submit

The account you have designated within the system will be debited and credited (called a micro-deposit) in an amount ranging between $0.01 and $0.99 in 1 to 3 business days. Once the transaction has posted to your bank account, you will need to log back into your HSA to fully activate the account.

- o On the **Home** tab, you will see "One or more bank accounts require activation." Click "**activation."**
- o You will then be required to enter the exact amount which was debited from/credited to your bank account. Then click **Submit**

  Note: When entering the amount, do not include a "$" sign. If you enter an incorrect amount three (3) times, the activation process will fail, and you will need to restart the process of adding a bank account.

Following the submission of your answer to this security questions, you will receive a

| Home | Expense Tracker | Accounts | Tools & Support | Statements & Notifications | Profile |

I Want To...
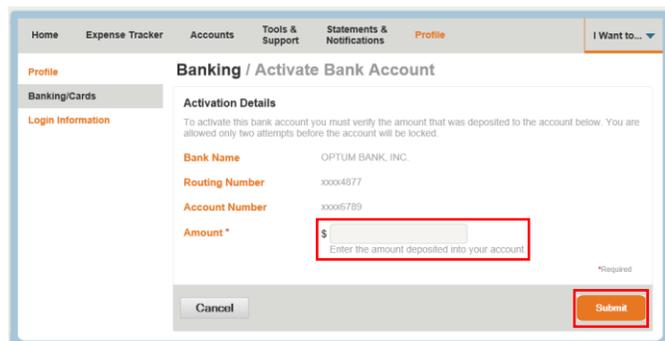
File A Claim
Make HSA Transaction
Manage Investments
Manage My Expenses

Is Your Profile Up-to-Date?

Click on the "Profile" tab and make sure your contact information and email address are current. View More

Available Balance

HSA
                Cash Account
                $0.00

Message Center
! One or more bank accounts require activation

| Home | Expense Tracker | Accounts | Tools & Support | Statements & Notifications | Profile | I Want to... ▼ |

Profile
Banking/Cards
Login Information

Banking / Activate Bank Account

Activation Details
To activate this bank account you must verify the amount that was deposited to the account below. You are allowed only two attempts before the account will be locked.

Bank Name   OPTUM BANK, INC.
Routing Number   xxxx4877
Account Number   xxxx6789
Amount * $ [   ]
                      Enter the amount deposited into your account.

                                                    *Required

Cancel   Submit