

Umpqua Bank

is just around the corner



A Local Bank for Your HSA

Once you've decided that a health savings account (HSA) is the right consumer-directed product for you or your organization, you'll need to select a bank. If you prefer to work with a knowledgeable, friendly local bank, we have an option for you: Umpqua Bank.

Why Umpqua Bank?

One step inside an Umpqua store and you'll sense right away: these folks go beyond banking as usual. Umpqua stores are neighborhood hubs where anyone is welcome to hang out with a cup of hot coffee and surf the Web. Not surprisingly, they support their community by offering HSA-qualified health plans for individuals and businesses, so you can save for qualified medical expenses on a tax-free, fully FDIC-insured basis.*

Would you like to know more about Umpqua Bank? Visit their Web site, UmpquaBank.com, to find out more about the company and what they can offer you and your employees.

Account Features

HSAs have a tax-favored status, meaning that contributions by you or your employees to an Umpqua HSA can be made on a pre-tax basis, or funds may be tax-deductible. Interest earned on HSA funds is tax-deferred. Using the money in your Umpqua HSA to pay for qualified medical expenses is tax-free.* Other account features include:

- Interest on all HSA account balances
- Complimentary checks and debit card
- No annual fee
- Monthly service charge of \$3 can be avoided by maintaining a daily minimum balance of \$2,000, or average monthly balance of \$3,000, or combined balances of \$5,000 (first monthly charge is waived)
- In-store withdrawals or deposits, and deposits by mail

- Free** online banking to view account balances, check images and statements. Plus, you can make transfers to and from your other Umpqua Bank accounts and use account aggregation to view balances on all your financial accounts on one page
- Eligible for Benefit Banking, including free* personal interest bearing checking accounts

*Consult a tax advisor regarding potential tax benefits of HSA accounts. FDIC insurance is available up to the maximum limit allowed by law.

**No monthly service charge, activity or maintenance fee. Other fees may apply.

Getting Started

Umpqua Bank has an HSA expert on site that can help you set up an individual or business account. Simply visit an Umpqua store to get started.



PacificSource.com

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Bend: 541.330.8896 • 888.877.7996
Eugene: 541.686.1242 • 800.624.6052
Medford: 541.858.0381 • 800.899.5866
Portland: 503.699.6561 • 866.540.1191