

## Tips for Using Your HSA Debit Card

Your Health Savings Account (HSA) card is a debit card tied to your HSA. It allows you to access your funds for qualified medical expenses and can be used anywhere Mastercard® debit cards are accepted.

Your HSA debit card is the safest and easiest way to make payments and purchases from your HSA balance. If you have your HSA with First National Bank, using your HSA debit card, in addition to our mobile app or Online Banking, means that your HSA is fully accessible anywhere and anytime.

An HSA debit card gives you immediate, convenient access to your HSA funds and puts the tax-saving power of an HSA to work for you. Once your HSA debit card is activated by calling 800-992-3808, you can use it to pay for IRS-qualified medical expenses online, in-store, at a pharmacy, and even at the dentist. If you have questions or experience issues with your card, call First National Bank Customer Service at 515-232-5561 or 641-342-6581.



### How do I get a PIN for my HSA debit card?

When you receive your card, you will receive instructions on how to set up a Personal Identification Number (PIN) and how to activate your card. For your security, be sure to sign the white stripe on the back of the card.

### Why was my HSA card declined?

Your card will be declined if there are insufficient funds in your account to cover the purchase. You can use a personal form of payment or ask the merchant if they can split the purchase between two forms of payment, allowing you to use your available balance and pay for the difference with another payment method.

### I forgot my HSA debit card, what can I do?

When this happens, pay for your qualified expense using another payment source such as a credit card, cash, or check. Then reimburse yourself for the out-of-pocket expense(s) by using any one of these means:

- Make an ATM withdrawal using your HSA debit card.
- Visit the bank and get a cash withdrawal from your HSA.
- Transfer funds from your HSA to your personal bank account at the bank or online.
- If you have a wallet account (e.g., Apple Pay, Google Wallet, Cash App), transfer funds from your HSA to your personal account.

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### When can I make withdrawals from my HSA?

You can make withdrawals from your HSA at any time. Reminder: Account holders are responsible for using their card for eligible health expenses. The bank does not track or determine what are or are not eligible expenses. Therefore, if the funds are used for an ineligible expense, it could be taxed. For individuals who are not disabled or over age 65, the funds withdrawn could also be subject to a 20% tax penalty.

Visit [IRS.gov](https://www.irs.gov) or speak with your tax professional if you have any questions about eligible expenses. First National Bank does not provide tax advice.

### Where can I use my HSA debit card?

Your HSA debit card can be used anywhere Mastercard and regular debit cards can be used. You can use it to pay for IRS-qualified healthcare expenses such as deductibles, co-insurance, prescriptions, vision, dental care, and more.

Visit [IRS.gov](https://www.irs.gov) for more information about eligible expenses.

The most common places individuals use their HSA debit cards are:

- Box store retailers (e.g., Target or Walmart)
- National pharmacy chains (e.g., Walgreens, CVS Health, Walmart, Rite Aid Corp, Costco)
- Local pharmacies (e.g., Hy Vee, NuCara, Medicap, hospital pharmacies)
- Dentist
- Eye doctor

*The information provided in this document is general in nature. It is not intended, nor should it be construed, as legal or tax advice. Because the administration of an HSA is a taxpayer responsibility, you are strongly encouraged to consult with your employer and tax advisor before opening an HSA.*

*You are also encouraged to review information available from the Internal Revenue Service (IRS) for taxpayers, which can be found on the IRS website at [www.irs.gov](https://www.irs.gov). You can find IRS Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans, and IRS Publication 502, Medical and Dental Expenses (including the Health Coverage Tax Credit), online, or you can call the IRS to request a copy of each at 800.829.3676.*