

PERSONAL HEALTH SAVINGS ACCOUNT

A Health Savings Account (HSA) is an account that individuals can set aside money to save for future medical expenses. An HSA is a tax-exempt account established for the purpose of paying medical expenses in conjunction with a High-Deductible Health Plan (HDHP). A HSA from First National Bank, combined with a HDHP from your insurance provider, can reduce healthcare costs and provide you with a tax-advantaged, lifetime medical savings account.

The Benefits of Owning an HSA

- LONG-TERM SAVINGS** HSA funds roll over from year to year and always belong to you, growing tax deferred. Funds can be used for medical expenses; and at the age of 65, can be withdrawn penalty-free for any reason.
- CONVENIENT** An HSA debit card can be used to pay medical expenses at the point of service. You can take advantage of direct deposit to add money to your HSA.
- CONTROL** HSAs give you greater freedom when making healthcare choices. You can also decide how much and when you want to contribute to your HSA.
- TAX-SAVINGS** HSA deposits are tax deductible and can be used to pay for medical expenses at any time. We recommend that you consult a tax advisor for details.

First National Bank HSA Features

- No setup fee
- No annual fee
- No monthly maintenance fee*
- Interest earned monthly with a tiered rate
- Free debit card
- Free online statements
- Free online access
- Minimum Opening Balance \$10

*If the balance is below \$500, there is a \$5 fee.

Not sure if a High Deductible Health Plan is right for you? Visiting with a trusted insurance agent or your Human Resources department is the first place to begin.

Maximum Contributions

HSA TYPE	2025	2026
Single HDHP	\$4,300	\$4,400
Family HDHP	\$8,550	\$8,750
55+ Catch-up	\$1,000	\$1,000

HSA contributions for 2025 will need to be made by April 15, 2026.

Once you turn 65, or beginning the month you apply for Medicare—whichever comes first—you are no longer eligible to make contributions to your HSA.