

## Take Advantage of Your **HSA Investment Option**



### Interest-Bearing Health Savings Account through EECU

Your contributions are deposited into an interest-bearing health savings account that earns tax free interest. The more you contribute, the more interest you can earn. And, your balance in this account is federally insured by NCUA.

### Investment Option through CFS\*

In addition to your interest-bearing health savings account, you may choose to invest your HSA funds through our broker/dealer, CUSO Financial Services, L.P. ("CFS"). Our knowledgeable CFS Financial Advisors will meet with you to understand your goals, set-up your investment account and help you uncover which options are best for you, your family, and your situation.

After you set-up your investment account, you'll be able to invest in stocks, bonds and mutual funds and pay no federal taxes on any earnings as long as they remain associated with your HSA and are used to pay for qualified medical expenses.

#### Benefits include:

- No minimum HSA balance required to open investment account
- No enrollment fee to open the investment account\*\*
- No monthly service fees to maintain investment account\*\*
- Integrated with EECU's online banking platform
- Funds are automatically transferred into and out of your HSA interest-bearing account through EECU

*Please note: It is a best practice to keep an adequate liquid balance in your HSA interest-bearing account to pay for current medical expenses.*

## GETTING STARTED

**It's easy. Call (817) 882-0800 option 6 (Health Savings Accounts) to schedule a no cost, no obligation consultation.** And, give yourself the potential of tax-free investment growth today!

\* Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA / SIPC) and SEC Registered Investment Advisor. Products offered through CFS are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. EECU has contracted with CFS to make non-deposit investment products and services available to credit union members. EECU and CFS are separate legal entities.

\*\* Additional fees associated with investing may apply; see account opening documents and customer fee schedule regarding potential investment fees and minimums. CFS representatives do not provide tax or legal guidance. For such guidance please consult with a qualified professional.