There are several ways to withdraw funds or reimburse yourself for qualified medical expenses that were paid out of pocket. Please keep in mind, HSA funds cannot be used for qualified medical expenses incurred before your HSA was established.

1. **ACH reimbursement transfer** –
   a. You can set up an external transfer account through Internet Banking at [www.hsabank.com](http://www.hsabank.com) and then schedule a withdrawal from your HSA to a personal bank account.
   b. Fees: None
   c. Daily Limit: $500

2. **HSA Bank checks** –
   a. You can simply write a check directly to the merchant or yourself.
   b. Fees: $7.95 for 50 checks, no other processing fees
   c. Daily Limit: your available balance

3. **HSA Bank Debit Card** –
   a. You can pay the merchant directly.
      i. Fees: None for signature based transactions OR $2.00 per PIN use
      ii. Daily Limit: $2,000
   b. You can do a cash advance inside your bank.
      i. Fees: No fee from HSA Bank and possible fee from other bank
      ii. Daily limit: $2,000
      iii. *Not all banks offer cash advances.
   c. You can do an ATM withdrawal using your PIN number.
      i. Fees: $2.00 per PIN use fee and possible ATM fee
      ii. Daily limit: $300
      iii. *Select the checking option.

4. **Withdrawal form** -
   a. Fees: $10.00 per request
   b. Daily Limit: your available balance
   c. *Available on our website [www.hsabank.com](http://www.hsabank.com)

*You would not need to send us any receipts, however, it is recommended to keep those for your own records in case of an audit.

**HSA Bank®**

**Customer Contact Center**