

## Your Healthcare Account Statement

For Account 9813816492

For the Account of  
CHRISTINE MOYER  
1210 KIRKLAND AVE  
KIRKLAND WA 98033-6323



PO BOX 419226  
KANSAS CITY, MO 64141

CHRISTINE MOYER  
1210 KIRKLAND AVE  
KIRKLAND WA 98033-6323

# Healthcare Now, Retirement Later: The Power of an HSA

Use your HSA to reduce medical expenses now and save for the future.

Learn how inside.





## Your Healthcare Account Statement

July 1, 2024 through September 30, 2024

**A Unique Approach to your HSA** Your HSA is a powerful financial tool that offers both immediate and long-term advantages. At UMB, we call this the “Healthcare Now, Retirement Later” approach. By applying this approach, you can manage your current healthcare costs more effectively while also building a nest egg for the future.

### Immediate Benefits

HSAs provide a tax-advantaged<sup>1</sup> way to pay for current medical expenses. Contributions to an HSA are tax-deferred, reducing your taxable income, lowering your overall tax burden. Additionally, your HSA funds grow tax-free, and when you use your HSA funds for qualified healthcare expenses, that money is also tax-free. This triple tax advantage—tax-deductible contributions, tax-free growth, and tax-free when you spend the funds on qualified expenses—makes an HSA a smart choice for managing out-of-pocket healthcare costs. By using an HSA to cover expenses, such as doctor visits, prescription medications, and medical procedures, you effectively reduce your immediate healthcare costs while benefiting from significant tax savings.

### Long-Term Benefits

HSAs are unlike any other savings and spending account. Beyond using the funds for immediate or future healthcare expenses, your HSA also serves as a strategic tool for retirement planning. Unlike other accounts, like Flexible Spending Accounts (FSAs), funds in an HSA roll over year to year, allowing you to accumulate substantial savings over time. You can invest<sup>2,3</sup> these funds similar to other retirement accounts, like IRAs and 401(k)s, which leads to potential growth and compounded savings.

When you reach age 65, you can withdraw your HSA funds for any purpose, without penalty, although withdrawals for non-medical expenses are subject to ordinary income tax, similar to traditional retirement accounts. However, given the rising costs of healthcare in retirement, having a dedicated pool of tax-advantaged funds to cover medical expenses can significantly ease financial stress.

**Learn More** Contact UMB to find out how your HSA can be an essential component of your financial planning.

<sup>1</sup> All mention of taxes is made in reference to federal tax law. States can choose to follow the federal tax-treatment guidelines for HSAs or establish their own, some states tax HSA contributions. Please check with each state's tax laws to determine the tax treatment of HSA contributions or consult your tax adviser. Neither UMB Bank, n.a., nor its parent, subsidiaries, or affiliates are engaged in rendering tax or legal advice and this document is not intended as tax or legal advice.

<sup>2</sup> Investments in securities through HSA Investment Account are: **Not FDIC Insured | May Lose Value | No Bank Guarantee**

<sup>3</sup> Securities in your self-directed HSA investment account are offered through the investment provider(s) indicated in the terms and conditions applicable to your HSA Investment Account. You may obtain a copy of your HSA Investment Account terms and conditions by accessing into your account online or by contacting Customer Service.





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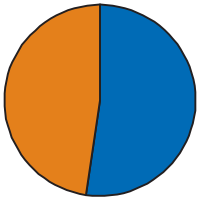
## Account Information

Account Registration  
CHRISTINE MOYER  
1210 KIRKLAND AVE  
KIRKLAND WA 98033-6323

## Contact Information:

877-728-9236

## Fair Market Value as of September 30, 2024



### Your Allocation

Deposit Account <sup>1</sup>	\$2,599.34
Investment Account(s) <sup>3</sup>	\$2,360.91
Fair Market Value	\$4,960.25

## Fair Market Value



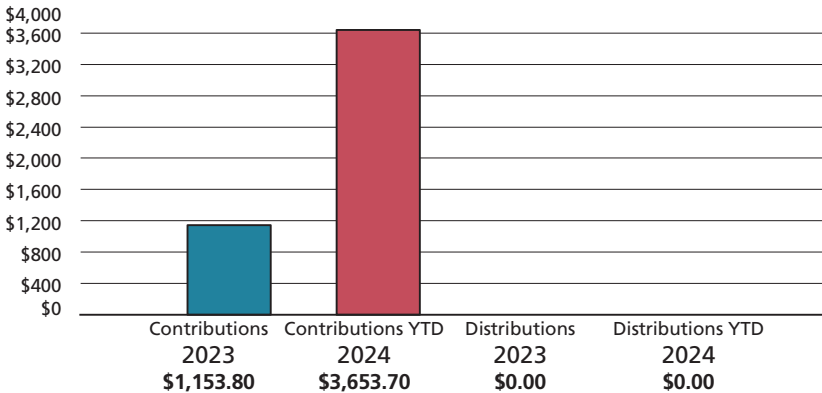
## For Your Information

<sup>1</sup> Funds in this account are insured by the FDIC to the maximum permitted by law

<sup>3</sup> NOT FDIC INSURED / NO BANK GUARANTEE / MAY LOSE VALUE

Securities in your self-directed HSA investment account are offered through the investment provider(s) indicated in the terms and conditions applicable to your HSA Investment Account. You may obtain a copy of your HSA investment account terms and conditions by accessing your account online or by contacting Customer Service. The Investment Account balance and Fair Market Value reflected above are the balances at the time this statement was created and may vary from your current HSA investment balance. Self-directed HSA investment account activity is not included in this statement. Your HSA investment account statement will be delivered separately. See your HSA investment statement account or access your HSA investment account online to view the most current balance and activity.

## Contributions & Distributions





## Your Deposit Account Statement

July 1, 2024 through September 30, 2024

Account Number 9813816492

### Deposit Account Detail\*

<b>Beginning Balance on 07/01/24</b>	<b>\$1,454.29</b>	Number of Days In Statement Period	92
Contributions And Other Credits	\$1,153.80	Annual Percentage Yield Earned	0.05%
Distributions From Your Account	– \$9.00	Average Daily Balance This Period	\$2,050.44
Service Charge	\$0.00	Interest Paid Year-To-Date	\$0.78
Interest Paid This Period	\$0.25		
<b>Ending Balance as of 09/30/24</b>	<b>\$2,599.34</b>		

### Account Transactions

Date	Transaction Description	Amount
07/01/24	INVESTMENT ACCOUNT ADMINISTRATION FEE	– \$3.00
07/10/24	CURRENT YEAR CONTRIBUTION	+ \$192.30
07/24/24	CURRENT YEAR CONTRIBUTION	+ \$192.30
07/31/24	INTEREST PAYMENT GENERATED	+ \$0.07
08/01/24	INVESTMENT ACCOUNT ADMINISTRATION FEE	– \$3.00
08/07/24	CURRENT YEAR CONTRIBUTION	+ \$192.30
08/21/24	CURRENT YEAR CONTRIBUTION	+ \$192.30
08/30/24	INTEREST PAYMENT GENERATED	+ \$0.08
09/03/24	INVESTMENT ACCOUNT ADMINISTRATION FEE	– \$3.00
09/04/24	CURRENT YEAR CONTRIBUTION	+ \$192.30
09/18/24	CURRENT YEAR CONTRIBUTION	+ \$192.30
09/30/24	INTEREST PAYMENT GENERATED	+ \$0.10

\* Funds in your HSA Deposit Account are held at UMB Bank, n.a. Member FDIC. Funds in this account are insured by the FDIC to the maximum permitted by law.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSACTIONS, PLEASE CALL US OR WRITE US AT THE PHONE NUMBER OR ADDRESS SHOWN ON THIS STATEMENT AS SOON AS YOU CAN.

If you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt, we must hear from you no later than 60 days after we send the FIRST statement on which the problem or error appeared.

- Tell us your name and account number
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time,





## Your Deposit Account Statement

July 1, 2024 through September 30, 2024

Account Number 9813816492

### Deposit Account Detail (continued)\*

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however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.



