



Health Savings Accounts

What is a Health Savings Account?

A Health Savings Account (HSA) is a savings product that offers a different way for consumers to pay for their health care. HSA's enable you to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis.

CME Federal Credit Union HSA Benefits:

- No Set Up or Annual HSA Fee**
- Ability to make physical branch transactions at 5 centrally-located branches
- FREE Electronic Statements
- FREE Mastercard Debit Card
- FREE Online Bill Pay
- FREE Checks available upon request
- LOCAL, Personal, Friendly Customer Service
- Take advantage of the great rates and products available only to Credit Union members • CME will fund the \$5 deposit to your Advantage Share account. This amount is required to maintain your membership stake in the credit union.

*APY=Annual Percentage Yield. Rate accurate as of 8/04/21 and subject to change. **\$2 Statement Fee – Enroll in E-statements to waive the fee

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Step by Step: Online Instructions for the Health Savings Account

- ☒ Visit our website: www.cmefcu.org
- ☐ Click on “Open account or Apply for a Loan” in the top section of our home page. It will ask for your name and mobile number. Once you add your name and mobile number you will get a text from CME.
- ☐ Scroll down to **ACCOUNTS**
 1. In the Left column under “Accounts” you will choose either “New Members Apply Here” or if you are an existing Member “Existing Members Apply Here.”
- ☐ **Eligibility & Products (For New Members):**
 1. Please enter your county you live/work/worship in from the first drop down box.
 2. Once you click on your County it will populate a second drop down box.
 3. The second drop down box please choose your Employer.
 4. Scroll down to Required/Available Products.
- ☐ **Required Products:**
 1. After you add Advantage Share under Required Products (blue circle with + on the right hand side) then click “add account” it will default to estatement.
 2. Under Available Products please click on the Health Savings Account (blue circle with + on the right hand side) it will direct you to Select feature “HSA debit card” click on that box.
 3. HSA debit cards will arrive in 7-10 business days in unmarked, white envelope.
 4. Once you click on Health Savings Account you will be taken to another page that lets you click on “select feature” “HSA Debit Card” then the next drop down box indicate if you have Family or Individual Health Insurance. Please click on one of those two options.
 5. Next drop down please choose your Marital Status.
 6. The questions below “How many additional cardholders would you like to add to your Health Savings Account”.
 7. Once you determine if you want additional cards you will need that persons date of birth and social security number.
 8. After complete in that section please click on “add account”. Then you will be directed back to the “required products screen”
 9. If that is all the accounts you are interested in please click on “Continue”.
- ☐ **Eligibility & Products (For Existing Members):**
 1. It will ask you “Available Products” for your product to add to your existing Membership.
 2. After you have chosen please click on continue. It will ask you for your personal information.
 3. Once you put your social security number in it will automatically connect with your existing account.
- ☐ **Tell Us About Yourself/Personal Information:**
 1. Once you get to the Occupancy stage if you have lived someplace less than two years it will require you to put your previous address in.
 2. After you add your personal information click on “continue”.
 3. Click on the blue box that applies, Continue without Co-Applicant or Continue with Co-Applicant.
 - a. Please note, you do not have to add a spouse or co-applicant to an account in order to get them a debit card that’s tied to the account.

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☐ **Funding:**

1. In this section please choose the following – “Mail A Check” – but don’t mail a check, we will deposit the first \$5 as a thank you for choosing CME.
2. After “click on “mail a check” please click “continue”

☐ **Review and Submit:**

1. Please read over and confirm your information if it is all correct.
2. One last question: How did you hear about CME FCU?

☐ **Read, Sign and Submit:**

1. There will be two boxes “Receive communication electronically and Privacy Policy” to read over and click on before you hit “I agree”
2. Once we receive your online application we will process it. If we need additional information you will receive an email from us.

Please watch for an email from DocuSign to complete the process, this is how we capture your electronic signature. The debit card(s) will be mailed out within 14 business days and will arrive in a plain white unmarked envelope.

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