

HSA Product Features

Enrollment Fee	Free online enrollment
Minimum Opening Balance	None. Minimum deposit of \$1 to open a membership.
Annual Fee	None
Service Charge	No monthly service charge
Statement Options	Free online statements; \$3 fee for paper statements
Interest Rates	Interest rates may vary based on account balance; rates subject to change; for current rates, view within online banking/savings/view rates or call our Member Service Team at 636-916-8300
Annual IRS Reporting and Updates	5498-SA (contributions), 1099-SA (distributions) and adjustments for prior year contributions
24/7 Automated Telephone Banking	Toll-free number 1-800-288-7618
Deposit Processing	Automatic deposit, mail in service or in-person at any Alltru Credit Union location
Mobile App	Access your HSA through Alltru Credit Union's mobile banking app available on the App Store or Google Play. Free access to balance, account activity, Bill Pay and Mobile Deposit.
Online Banking	Free access to view statements, account activity, balance, and front and back of paid checks
Online Account to Account Transfer	Free access to transfer funds between accounts at other financial institutions and your HSA
Online Bill Pay	Free access to pay bills online through online banking
Debit Card	Free debit cards for account owner and authorized signer
ATM Access	Free ATM withdrawals at any Alltru Credit Union or Co-Op ATM; fees will apply for ATM withdrawals at non-Co-Op ATMs; refer to credit union service charge schedule
Check Fees	No per-check fees; see HSA Debit Card/Check Request Form for current printing fee per order of 30 checks
Certificate of Deposit Options	Available; call Client Care at 636-916-8300 for current rates and terms; federally insured by the NCUA
Service charges (overdraft, stop pay, etc.)	Call Member Services at 636-916-8300 for details. Or see Service Charges within the New account disclosures.

For account opening instructions, see insert or visit our website alltrucu.org.

Address: Alltru Federal Credit Union, 1232 Wentzville Parkway, Wentzville, MO 63385

Email: IRA_HSASupport@alltrucu.org

Phone: 636-916-8318 | Monday-Friday