

SPECIAL SERVICES

Online Banking ATM/Debit Cards
Bank-by-Mail Safe Deposit Boxes
Wire Transfers Cashiers Checks
IRA's Visa Travel Card
Direct Deposit Notary Service
Real Estate Loans Consumer Loans
Automatic Transfers
Investments & Insurance Department
Merchant Capture Services

FNC Bank Debit Card

FDIC INSURANCE

FNC Bank provides for the maximum FDIC Insurance available. Your deposits can be insured for more than a total of \$250,000.00. Ask our customer service representatives for information.

Using a FNC Bank Debit Card works just like writing a check! The card is a bank issued debit card that accesses your Health Savings Account through purchases at merchant locations wherever MasterCard is accepted. The card is subject to individually approved credit upon application.

FNC Bank Locations

109 E 2nd St, PO Box 89
New Richmond, WI 54017
715-246-6901

531 Main St, PO Box 490
Somerset, WI 54025
715-247-4501

744 Ryan Drive, Suite 100
Hudson, WI 54016
715-386-9301

111 State Hwy. 35 P.O. Box 158
Dresser, WI 54009
715-755-2174

www.fnc.bank
800-514-3412



#412555

Health Savings Account





Health Savings Account

Do you have a high-deductible health plan? The Health Savings Account allows you to make contributions and earn interest tax free, and take tax free distributions as long as they are used for qualified medical expenses.

Eligibility:

- Individual must be covered by a HSA-eligible plan.
- Must not be enrolled in Medicare
- No Income Limit
- HSA plan will have a high deductible

Qualified medical expenses are defined by IRS Publication 502 Section 213(d). Some examples include: doctors' fees, prescription and non prescription medicines, durable medical equipment, etc. These are expenses that can be incurred by you, your spouse, or your dependents.



HSA Contribution Limits

You can make a contribution to your Health Savings Account each year that you are eligible. The yearly limits are:

\$4,150 Self-only coverage (2024)
\$8,300 Family coverage (2024)

Individuals age 55 and older can also make additional "catch-up" contributions. The maximum annual catch-up contribution is \$1,000.00

An HSA is owned by an individual, not an employer. Your employer may choose to make contributions to your HSA as a part of your benefits package. However, if you are switching to a new job, the HSA will go with you.



The Health Savings Account at FNC Bank is flexible and easy to use! You have the option of writing checks, using a debit card, or both. Your account earns interest, and you can keep track of your account online.

Additional benefits:

- No minimum balance to open account
- Interest paid on balances over \$499.99
- Free Online Banking
- First order of select checks FREE
- Debit Card Optional
- Monthly Statements with check images

