

# Why EECU?



## EECU Overview

- EECU is one of the largest credit unions in Texas with over \$2 billion in assets.
- Federally insured by NCUA.
- All HSA account-holder support is based in Texas.

## Commitment to Educators

- EECU has been serving educators and their families throughout Texas for 84 years.
- EECU Board of Directors is comprised of educational superintendents and leaders.
- EECU philanthropy continues to support education, i.e. annual scholarship program and provides no-cost financial literacy program.



**NO FEE + HIGHER**  
Health Savings Account Dividend (savings) Rate

**5,000 NATIONWIDE**  
Branch Network Locations

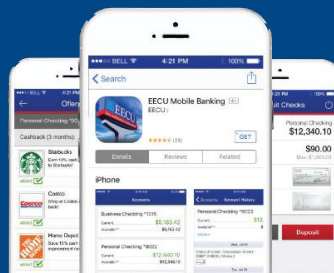
**85,000**

No Fee ATMs including Target, CVS, Walgreens

EECU'S MOBILE APP GARNERS FAVORABLE REVIEWS

**4.7 STARS**  
★★★★★

from the App Store® and Google Play™ store



**RATED TOP**

**CREDIT UNION**  
BY **ConsumerReports**

# HSA Materials



**EECU**  
Your community credit union

Your New EECU Health Savings Account Debit Card has **ARRIVED!**

Enclosed is your EECU Health Savings Account Debit MasterCard® ending in XXXX.

## Important information about your new card:

Please refer to the information below for important details regarding your card number and PIN. **If you received a new card because:**

- Your current card is expiring or you requested a replacement card, your new card number and PIN will remain the same as your current card.
- You recently opened a new EECU Health Savings Account or you reported your current card lost/stolen or your current card was involved in a Security Alert, your new card will have a new number and PIN. You will receive a separate PIN mailer within a few days of receiving your new card.

Activate your debit card immediately by following the instructions on the sticker affixed to the front of your card. If your card is ever lost or stolen, immediately call 1-800-333-9934. **If you need assistance with your card, call us at 817-882-0800.**

Note: You may need to provide receipts to confirm that purchases and payments are for HSA-qualified medical expenses, so keep a good record of them. EECU makes record keeping easy with detailed monthly account statements and convenient access through Online Banking and Mobile Banking at eecu.org. Also, like a regular checking account, your Health Savings Account must have funds available in it to make a purchase or payment.



### How it Works

- 1 At chip-enabled terminals, insert your card with the chip toward the terminal facing up.
- 2 Provide your signature or PIN as prompted by the terminal. If the amount is low, you may not have to do either.
- 3 When the terminal says the transaction is complete, remove your card.


### Using your HSA Debit MasterCard®

- **Paying at point-of-sale:** Present the debit card for direct payment of HSA-qualified medical expenses to any provider who accepts MasterCard®.
- **Paying a bill:** In most cases, the debit card can also be used to pay HSA-qualified medical expenses<sup>1</sup> over the phone, online or on a bill from a doctor's office or healthcare facility, provided they accept MasterCard®.
- **Cash access:** You can also use your debit card at ATMs to withdraw cash and reimburse yourself for eligible HSA-qualified medical expenses<sup>1</sup> paid out-of-pocket (a transaction fee may apply).


1. In the HSA account holder's responsibility to understand which expenses are HSA-qualified medical expenses, your Health Savings Account card-associated debit card will not differentiate which purchases or payments are HSA-qualified. A list of HSA-qualified medical expenses can be found in IR publications 401 and 569, or as amended.

**\*000\***

**HSA Debit Card Carrier**



Pay to the Order of \_\_\_\_\_ Date \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ Dollars 

**EECU** **HSA**

For \_\_\_\_\_ MP

HSA Checks