



Health Savings Account – FAQ's

- **Can I sign up online?**
 - Yes, go to our website www.cmefcu.org. See your HR representative for step by step instructions.
- **How do I change my address?**
 - Log into "Online Banking" at our website www.cmefcu.org
 - ClickContact > Send Message > fill in form & we will update that!
- **Can I make extra contributions outside of my payroll deduction?**
 - Yes, this will be considered a "post-tax contribution", not to exceed annual IRS guidelines.
 - Stop in one of our five (5) centrally located branches. See our website for addresses.
- **What if I need an additional debit card or replacement card?**
 - Contact our Call Center at 888-224-3108, they will provide you an HSA Authorized user form for you to complete to order an additional card.
- **How can I reset my PIN number?**
 - You can call 800-290-7893 and follow the prompts – it is in 'real-time' so it will happen automatically
- **What happens if I leave my employer? What happens to my account?**
 - That account is still yours to keep and use. Keep in mind it must be for IRS approved medical charges/services. You cannot contribute more money after you leave, unless you are covered by another High Deductible Medical Plan.
- **Can I invest my money that I've saved?**
 - Yes, information at [cmefcu.org/Savings/Health Savings Accounts](http://cmefcu.org/Savings/HealthSavingsAccounts)
- **Are paper statements available?**
 - Yes, but there is a \$2 fee – if you sign up for e-statements there is no fee!
- **How can I access my HSA?**
 - Through our website www.cmefcu.org (utilize our online Bill Pay)
 - By phone: 888-224-3108
 - Five (5) Centrally Located Branches (listed on our website)
- **How do I know what my balance is?**
 - Monthly statements
 - Online access at www.cmefcu.org > See Alert Capabilities
 - By calling: 888-224-3108 Call Center/Columbus

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