

**BRANCH OFFICES**

***West Main Branch***

1501 West Main  
Shelbyville, IL 62565  
217.774.3984

***Investment Center  
& Trust Department***

131 South Morgan  
Shelbyville, IL 62565  
217.774.4001

***Findlay Branch***

207 East Division  
Findlay, IL 62534  
217.756.8573

***Moweaqua Branch***

920 East Main  
Moweaqua, IL 62550  
217.768.3838

***Strasburg Branch***

109 Commercial  
Strasburg, IL 62465  
217.644.3111

***Windsor Branch***

1009 Maine Street  
Windsor, IL 61957  
217.459.2101



**ONLINE BANKING**

[www.scs-bank.com](http://www.scs-bank.com)

***WE WANT TO BE  
YOUR  
HSA BANK!***

***Employer  
Program***

130 S. Morgan St.  
P.O. Box 530  
Shelbyville, IL 62565  
217.774.3911 Phone  
217.774.5755 Fax

**IF IT'S IMPORTANT TO YOU . . .**

**IT'S IMPORTANT TO US . . .**



Member FDIC 

## ***HSA Employer Advantages***

- ◆ Spend Health Care Dollars More Effectively
  - Lower Premiums with a High Deductible Health Plan
  - Potential Lower Rate Increases
- ◆ Tax Savings
  - Tax Deductions for Employer Contributions
  - Reduced Taxable FICA Earnings\*
- ◆ Provide a Competitive Benefit Package
- ◆ Assist Employees to Manage their Medical Costs
- ◆ Increase Employee Awareness of Medical Benefits

***FREE ACH (Direct Deposit)***

*\*Contributions made by an employer are excludable as income to employee*

## ***HSA Customer Advantages***

- ◆ Accounts can grow year after year through investment earnings
- ◆ Triple Tax Savings –
  - Tax Deductions for Contributions
  - Tax Free Earnings through Investment
  - Tax Free Withdrawals for Qualified Medical Expenses
- ◆ Security in knowing that you have savings to cover future medical needs.
- ◆ FREE HSA DEBIT CARDS

### ***Examples of Qualified Expenses:***

- Dental Care
- Prescription Drugs
- Vision Care
- Doctor Office Visits
- Hospital Bills
- Out-of-Pocket for Medicare
- COBRA & Long Term Care Insurance

## ***SCSB HSA***

- ◆ Savings Rates Based upon Average Daily Balance:

\$0 - \$2,499.99	1.00% (APY 1.00%)
\$2,500.00 - \$9,999.99	1.25% (APY 1.26%)
\$10,000.00 or more	1.50% (APY 1.51%)

*Rates may change after account is opened and fees or other conditions may reduce earnings.*

- ◆ Minimum of \$100 to Open
- ◆ \$15.00 Fee to Open
- ◆ \$10.00 Annual Fee Deducted in January of each year.
- ◆ Interest is paid monthly.
- ◆ Statements are e-mailed or mailed monthly.
- ◆ Contributions are reported annually on form 5498-SA.
- ◆ Distributions are reported annually on form 1099-SA.

***Please contact your tax, legal or health insurance professional for additional advice concerning how a Health Savings Account can best benefit your business.***