

Main Bank

130 S. Morgan, Shelbyville
217-774-3911 • 217-774-5755 (Fax)
Drive-Up Deposit ATM

West Main Branch

1501 W. Main, Shelbyville
217-774-3984 • 217-774-4020 (Fax)
Drive-Up ATM

Findlay Branch

207 E. Division
217-774-8650 • 217-756-8577 (Fax)
Walk-Up Deposit ATM

Moweaqua Branch

920 E. Main
217-768-3838 • 217-768-3842 (Fax)
Drive-up ATM

Strasburg Branch

109 Commercial
217-644-3111 • 217-644-2260 (Fax)
Walk-Up ATM

Windsor Branch

1009 Maine
217-459-2101 • 217-459-2384 (Fax)
Drive-Up ATM

Trust Department

130 S. Morgan, Shelbyville
217-774-3911 • 217-774-5755 (Fax)

Member
FDIC



We Want To Be Your HSA Bank!

Employer Program

*130 S Morgan St
PO Box 530
Shelbyville, IL 62565
Phone • 217-774-3911
Fax • 217-774-5755*



**SHELBY COUNTY
STATE BANK**

SCS-BANK.COM

HSA Employer Advantages

- Spend health care dollars more effectively
 - Low premiums with a High Deductible Health Plan
 - Potential lower rate increases
- Tax savings
 - Tax deductions for Employer contributions
 - Reduced taxable FICA earnings*
- Provide 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: 0.75% (*APY 0.75%)
- 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 emailed 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