

Card Activation & Tips



Overview

- How to activate your **Multi-Benefit Cards**
- How to use your **Multi-Benefit Cards** at an ATM
- FAQs
- How to order replacement cards or report cards lost/stolen

How to activate your Multi-Benefit Cards

To activate your cards, call 1-866-898-9795 and you'll be prompted to:

1. Enter card number
2. Enter zip code
3. Enter CVV code
4. Press 1 to set PIN (4 digits)
5. System will read your PIN back to you
6. Press 1 if PIN is correct

How to use your Multi-Benefit Cards at an ATM

- When withdrawing funds at an ATM using your Multi-Benefit Card, be sure to **select "checking account"** (rather than "savings account").
- **Multi-Benefit Cards only allow you to access funds in the cash portion of your HSA Account.** Transactions or withdrawal requests that exceed the available funds in the cash portion of your HSA Account will be declined.
- **Deposits are not accepted at an ATM.**
- Point of Sale Maximum Transaction Limit: **\$4,500**

FAQs

WHY DID I RECEIVE TWO MULTI-BENEFIT CARDS?

Two cards are automatically issued in the primary account holder's name. The primary account holder typically keeps one card and shares the other card with a spouse or dependent.*

HOW DO I AUTHORIZE A SPOUSE OR DEPENDENT* TO USE ONE OF MY MULTI-BENEFIT CARDS?

After activating your Multi-Benefit Cards, have your spouse or dependent* **endorse the back of the card you authorize them to use.**

WHAT FUNDS CAN I ACCESS USING MY MULTI-BENEFIT CARD?

Multi-Benefit Cards allow you to access funds in the **cash portion of your HSA Account.**

To access funds in the **investment portion of your HSA Account**, you'll need to sell the investment (to convert it to cash). The process of selling an investment takes two to three business days. Please refer to your HSA Custodial Agreement for additional information on this process.

WHAT IF I HAVE MORE QUESTIONS?

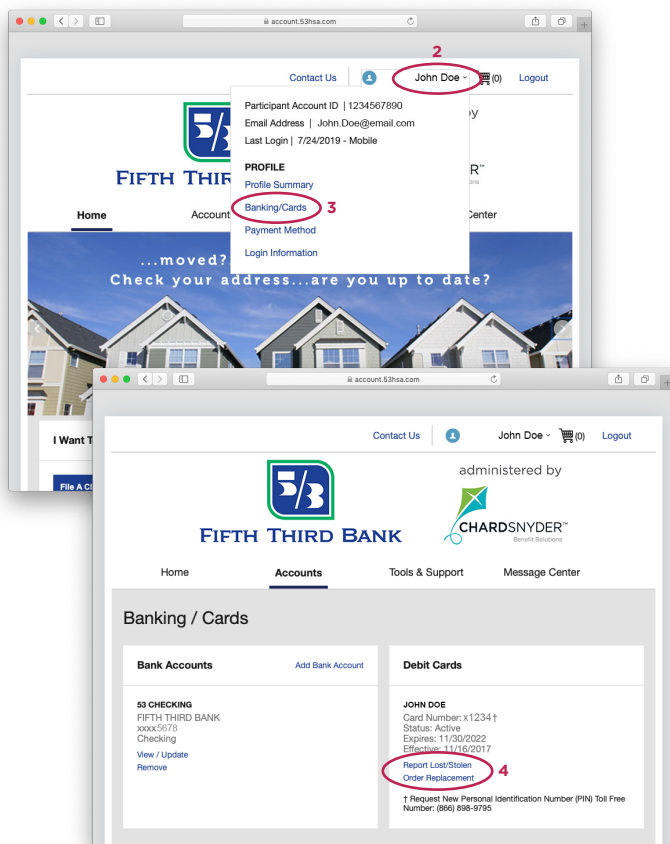
Call us at 1-866-350-5353.

*Debit card holders must be 18 years or older.

How to order replacement cards or report your cards lost or stolen

THROUGH THE FIFTH THIRD BANK HSA WEBSITE

1. Log in to your HSA Account at:
www.53hsa.com
2. At the top right of the homepage, **hover over your name.**
3. From the drop-down menu, **select “Banking/Cards”**
4. Under the Debit Cards section, **select “Report Lost/Stolen” or “Order replacement”** and follow the prompts.
5. **Verify your address and submit.**



THROUGH THE FIFTH THIRD BANK HSA MOBILE APP

1. Log in to your **Fifth Third Bank HSA mobile app.**
2. At the bottom left of the screen, select **“Profile.”**
3. Select **“Manage Debit Cards.”**
4. Select the appropriate card.
5. Select **“Report Lost/Stolen.”**
6. **Verify your address and submit.**

