



Card Activation & Tips



Overview

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How to activate your HSA Debit Card

From the number indicated as the primary phone number when the HSA account was set up, call **1-866-619-0245** to activate your card. You'll be prompted to:

1. Enter card number, followed by #
2. Enter last 4 digits of primary card holder's Social Security Number
3. Create a PIN when prompted (4 digits)
4. To confirm your PIN, re-enter it when prompted

How to use your HSA Debit Card at an ATM

- When withdrawing funds at an ATM using your HSA Debit Card, be sure to **select "checking account"** (rather than "savings account").
- The HSA Debit Card only allows 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: **\$4,000**

FAQs

HOW DO I ORDER AN HSA DEBIT CARD FOR A SPOUSE OR DEPENDENT*?

1. **Add your spouse or dependent to your account via 53hsa.com.** Hover over the Accounts tab, select Profile Summary under the Profile category, select Add Dependent, enter the appropriate information and submit.
2. **Order the INITIAL CARD for your spouse or dependent*:** Hover over the Accounts tab, select Banking/Cards under the Profile category, **select Issue Card**, review information then submit.

Order a REPLACEMENT CARD for your spouse or dependent*: Hover over the Accounts tab, select Banking/Cards under the Profile category, **select Order Replacement**, review information then submit.

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

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

WHAT FUNDS CAN I ACCESS USING MY HSA DEBIT CARD?

The HSA Debit Card only 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?

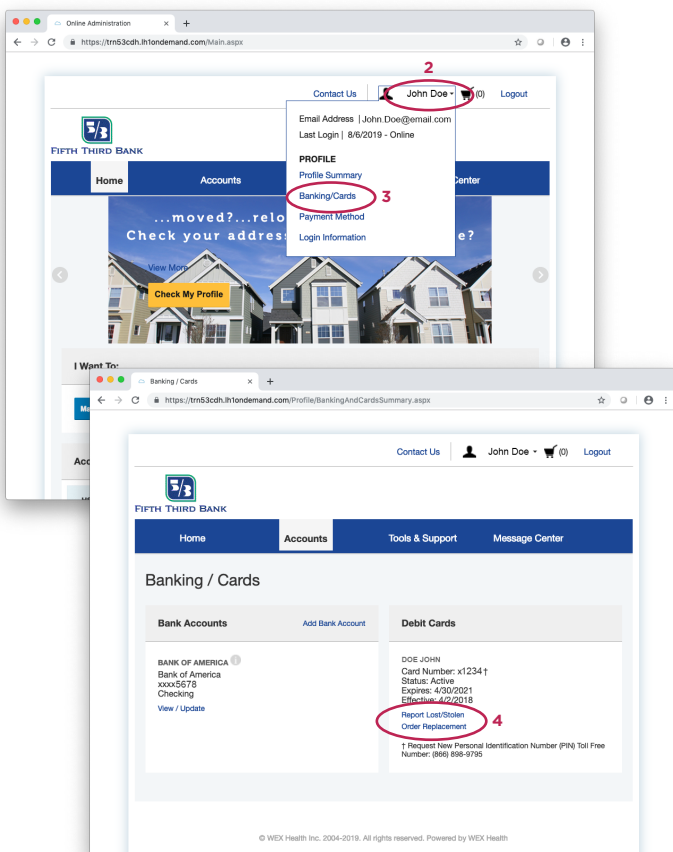
Call us at 1-888-350-5353.

*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.**

