



Preferred HSA Trustee

Over 100 years of experience at your service

Why use the DBS Preferred HSA Trustee?

- **Experienced**
- **Trusted**
- **Efficient**

How participants benefit from the DBS Preferred HSA Trustee:

- **Easy to use**
- **Streamlined account management**
- **Excellent service**
- **Lower costs**
- **No monthly account maintenance fee**
- **HSA debit card**

Over 1 million HSAs serviced and \$2 billion in HSA assets

Ranked as one of the top 5 HSA trustees, UMB Healthcare Services (UMB) offers HSAs with no monthly account maintenance fees to DBS clients and no minimum balance requirement. Debit cards, online bill pay and money transfers are available to simplify access to HSA funds. UMB supports DBS top-tier customer service with U.S.-based customer service agents in Kansas City, Missouri. They offer investment options with low expense ratios. HSA funds in the savings account portion are FDIC insured and earn interest. UMB is committed to HSAs and continuously invests in its HSA platform.

DBS Preferred HSA Trustee Highlights:

- Over 100 years of banking experience
- Located in Kansas City, Missouri
- Nearly 1.5 million HSAs serviced (Jan 2019)
- Nearly \$3 billion in HSA assets (Jan 2019)
- Ranked as one of the top 5 HSA trustees

Account Features:

- No minimum balance requirement
- No monthly account maintenance fee assessed to account holders
- Online bill pay
- Online money transfers
- HSA debit cards can be utilized at health care merchants
- \$5,000 daily debit card spending limit
- No replacement card fee

Investment Features:

- Low expense ratio for investment options
- \$1,000 minimum accrual
- Investment fee is \$3/month (plus expense ratios)
- HSA funds in the savings account portion are FDIC insured and earn interest
- User friendly online investment portal

DBSbenefits.com

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For assistance, please call DBS at **(800) 234-1229**
or visit **DBSbenefits.com**