

HSA Resources – Brokerage Set-Up Instructions

The following instructions detail the steps required to add brokerage services to your Health Savings Account (you must have an existing HSA with HSA Resources before you can establish brokerage services)

1 Complete the HSA Resources Brokerage Addendum

First, you must agree to some changes to your HSA custodial agreement. You can read and agree to the changes online. After you agree to the Addendum (accessible by going to HSAResources and selecting: *Accounts, Brokerage, Open a Brokerage Account* and *Open Trading Account*) you will automatically be forwarded to the optionsXpress web site to complete your brokerage application.

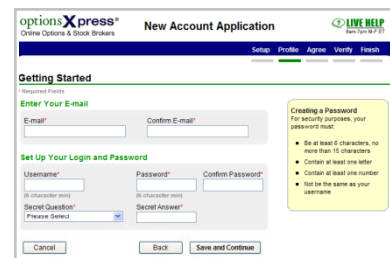


2 Complete the Brokerage Application

Next, you complete the Brokerage Application online. This agreement sets forth the trading agreement between you and optionsXpress./brokersXpress. You may be able to submit online or print, sign and send your brokerage application to:

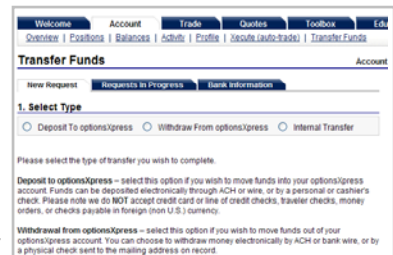
optionsXpress/BrokersXpress
39 S. LaSalle Street, Suite 220
Chicago, IL 60603

You will be notified by email when your application has been received and again when your account has been opened (this process usually takes about 3- 5 days).



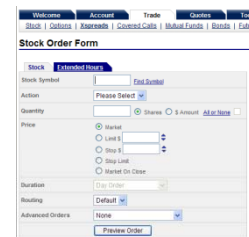
3 Transfer Funds into your Brokerage Account

After you receive notification that your brokerage account has been opened, you need to establish an ACH link between your HSA Checking Account and your brokerage account. To do this login to your [brokerage account](#), within the *Account* tab select *Transfer Funds*, select *Money Manager* then *ACH Manager*. Then *Add a New Bank* and enter your HSA account information. PLEASE NOTE: Bank name is Falcon National Bank, Account type is Checking, and the ABA number is 091 917 270. After you submit this information you will be notified via email that a test debit and credit have been processed between your brokerage and checking account. You need to confirm the amounts within your brokerage account to get started. Once the ACH instructions have been established you just need to login to your brokerage account and transfer funds from your HSA checking account into your brokerage account.



4 Start Trading

Login to your [brokerage account](#) and execute trades. You may login to your account directly via optionsXpress/brokersXpress or through HSAResources by selecting *Accounts, Brokerage, Brokerage Login*.



Questions? Just call us at 866.757.4727 x 3 or x 4