Health Savings Account Investment Program

The Health Savings Account Investment Program is designed to offer additional investment options[1] for pre-tax contributions made to your Health Savings Account (HSA) by offering Vanguard investment fund options.

Investment Fund Options:

Vanguard is one of the world's largest investment management companies, serving individual investors, institutions, employer-sponsored retirement plans, and financial professionals. Should you choose the HSA Investment Program, you will have the opportunity to select from a variety of Vanguard Mutual Funds.

How it works:

- Investment of your contributions is self-directed from a pre-selected menu of investment mutual funds options.
- Your contributions will continue to be deposited directly to your HSA Checking Account.[2]
- When the balance of your HSA Checking Account exceeds $3,000, funds will automatically be swept daily in $100 increments to your HSA Investment Account and invested in the fund(s) you have selected.
- If the balance of your HSA Checking Account falls below $2,000, funds will automatically be swept from your HSA Investment Account in $100 increments back to your HSA Checking Account.
- You will receive TWO Account Statements. A monthly HSA Checking Account statement and a quarterly HSA Investment Account statement.
- Your HSA Investment Account can be viewed online and you have ready access to the following information:

Account Balances	Transfer Funds
Investment Profiles	Rebalance of Portfolio
Investment Returns	Conform to Target
Rate of Return	Transaction History
Investment Elections	Web Requests

Request Information

Select the most convenient way to request additional HSA Investment Program information:

1. Call 877.820.2265 or e-mail HSA@macatawabank.com to request your HSA Investment Program Information Packet.
2. Complete the information below and drop it off at any Macatawa Bank branch, or drop it in the mail to:

HSA Investment Program, PO Box 3119, Holland, MI 49422-3119

Name_____ Address _____

City _____ State _____ Zip _____ Daytime phone _____/_____/_____

Macatawa Bank Branch you most frequently use:_____

[1]Not FDIC insured | Not guaranteed by the bank | May lose value | Not insured by any federal government agency | Not a deposit

[2]Health Savings Checking Accounts are administered by Macatawa Bank and are insured by the FDIC.

MACATAWA
Financial Services Group