



The Bancorp Bank HSA: Helping you today, tomorrow and into retirement!

- What is a Health Savings Account (HSA)?
- Traditional Health Plan vs. HSA Qualified High-Deductible Health Plan (HDHP)
- Tax Advantages of an HSA
- The Bancorp Bank HSA Features
- How to Open The Bancorp Bank HSA
- How to Fund The Bancorp Bank HSA

What is an HSA?

- A tax-exempt account established primarily for the purpose of paying qualified medical expenses⁶
- A valuable tool to help save money for current and future medical expenses
- A fund to be used for you, your spouse and your dependents

Most people who are covered under an IRS-qualified HDHP can open and contribute to an HSA.¹

One Example of Traditional Health Plan vs. HSA Qualified HDHP

Employee Healthcare Plan Status	Traditional Health Plan	HSA Qualified HDHP	Annual Premium Savings with HDHP
Single	\$58.17*	\$11.89*	\$1,110.72
Husband/Wife	\$133.80*	\$27.33*	\$2,555.28
Family	\$162.88*	\$33.28*	\$3,110.40

*bi-weekly premium

This is one example. Please contact your benefits administrator or HR representative for the premiums associated with your health plans.

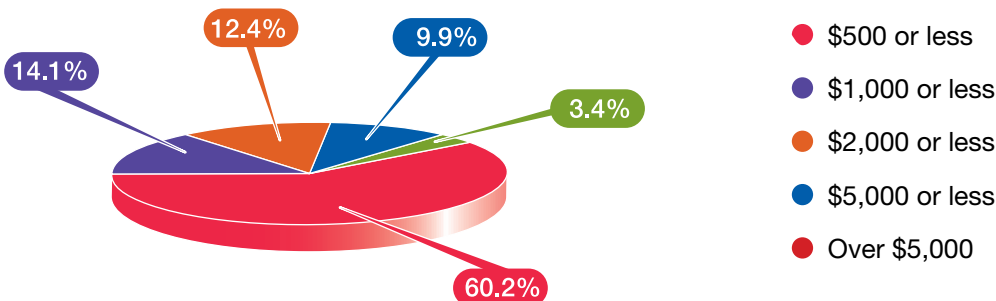
The tax advantages can't be beat!

- Contributions to an HSA will reduce taxable income
- Withdrawals made for qualified medical expenses are tax-free
- Earnings on HSA funds are tax-free

Saving for your future

HSA funds do not need to be spent by the end of the calendar year. Funds can remain in the account year after year, earning interest until you need to use the funds. At the age of 65, the account can be used as retirement savings or continue to be used for medical expenses. You decide!

A Health Tracking Survey on Americans' Annual Health Expenses



Source: HSC 2007 Health Tracking Household Survey

The Bancorp Bank HSA Product Offering

The Bancorp Bank HSA offers an outstanding product.

Account features include:

- No application or account set-up fee
- Free for the first three statement cycles²
- Low monthly account fee (may be waived)³
- Earn interest on your account from day one⁴
- Benny™ Prepaid Benefit Card
- Free first order of 50 checks
- Full online account access to monitor savings and expenses
- 24/7 Customer Service
- Self-directed investment option⁵

PLEASE SEE YOUR BENEFITS ADMINISTRATOR TO OPEN YOUR ACCOUNT.

There are many ways to make a deposit into The Bancorp Bank HSA. Use the options that are most convenient to you!

- Funds Transfer – An exclusive money transfer service
 - Credit Card
 - Electronic Bank Transfers
- Check or Money Order
- Wire Transfers
- Payroll Direct Deposit

Protecting your privacy and security

The Bancorp Bank is committed to handling your financial information responsibly. We will safeguard your information and comply with all regulations and laws related to privacy, and we will continue to assess new technology for protecting your privacy.

We do not share specific customer information with outside companies for any purpose without customer consent, unless required by law.

For more information:

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¹ The material presented here is not intended to serve as a substitute for tax advice from a qualified professional. Any person considering opening an HSA should consult a tax advisor first to determine the tax consequences of doing so. It is the responsibility of the individual to determine eligibility for an HSA. ² Monthly account fee waived for the first three statement cycles after account opening. ³ HSA monthly account fee is \$2.50. It will be waived any statement cycle in which the account maintains a balance of (a) over \$1,500, if an electronic deposit is credited to the account that statement cycle, or (b) over \$2,500, if no electronic deposit is credited to the account that statement cycle. ⁴ Interest paid on balances over \$1.00. ⁵ Investment accounts are NOT FDIC insured. Not bank guaranteed. May lose value. Not a deposit. Not guaranteed by any federal government agency. The Bancorp Bank does not provide investment advice. ⁶ Keep receipts for tracking health-related expenses. Monies not used for qualified expenses may be subject to taxes and a federal penalty.