

Health Savings Accounts (HSAs)

Your Key To Smart Health Management

As a trusted financial partner, we help employers support their teams' health and financial well-being through our Health Savings Accounts (HSAs). With straightforward onboarding, dedicated support, and secure digital access, we make it simple for employers to offer a meaningful benefit that promotes smarter healthcare spending while helping control overall benefit costs.

Features

- NO SET UP FEE & NO EMPLOYER ADMINISTRATION FEE
- $25 MINIMUM OPENING BALANCE *(WAIVED WITH DIRECT DEPOSIT FUNDING)*
- $2.50 MONTHLY SERVICE FEE *(WAIVED WITH BALANCE > $2,999.99)*
- ACCESS TO MASTERCARD DEBIT CARD *(HSA OWNER & P.O.As)*
- FREE ONLINE ACCOUNT ACCESS
- PERSONALIZED HSA CHECKS AVAILABLE *($14 FEE)*
- MONTHLY STATEMENTS
- POWER OF ATTORNEY ACCESS AVAILABLE[1]
- INTEREST PAID ON ALL BALANCES[2]
- UNUSED BALANCES ROLL YEAR-TO-YEAR
- DIRECT TRANSFER FROM PRIOR HSA CUSTODIAN TO SYB HSA
- NO FEE FOR MISTAKE-OF-FACT RECONCILIATION
- MUTUAL FUND INVESTMENT OPTIONS AVAILABLE[3]

3. Mutual fund investments are offered through myHSAinvestments.com, a division of Devenir. HSA funds in excess of $5,000 in the HSA retail account are available to invest in myHSAinvestments.com. Fees assessed by Devenir are withdrawn from mutual fund investments. Balances in the retail HSA account that fall below the $3,000 threshold in the retail HSA will be subject to monthly service fees and it is the responsibility of the HSA owner to liquidate mutual fund investments and transfer funds back to the HSA retail account to cover any medical expenses and/or fees. The HSA retail account cannot be closed if funds remain in the mutual fund portal. Any mutual fund investments must be liquidated and transferred back to retail account in order to close out retail HSA. Investment accounts are not FDIC insured, may lose value, and are not a deposit account or other obligation of Stock Yards Bank & Trust. Investment accounts are not bank guaranteed or guaranteed by any federal government agency.

Contribution Limits

	2026	2027
Single Coverage	$4,400	$4,500
Family Coverage	$8,750	$9,000
Catch Up Contribution (for individuals 55+)	$1,000	$1,000

To learn more, contact the HSA Department at (502) 625-0892 or stop by a Stock Yards Bank & Trust branch near you.

Scan the QR code to view our locations.

Stock Yards Bank does not provide tax advice. Consult a tax advisor.

Speak to a banker for details. Terms and conditions are subject to change. Account openings subject to approval.

1. Power of attorney must be at least 18 years of age with a valid state issued ID.
2. Rates are tiered, variable and subject to change.

Stock Yards® Bank & Trust
MEMBER FDIC

A Trusted Partner since 1904

SYB NMLS# 433971 EQUAL HOUSING LENDER

11/2026

syb.com | (800) 625-9066

Contributions

- PLANS OPENED MID-YEAR ARE NOT SUBJECT TO PRO-RATED CONTRIBUTIONS *(TESTING RESTRICTIONS MAY APPLY)*
- EMPLOYER AND EMPLOYEE CONTRIBUTIONS CAN BE MADE
- PRE-TAX CONTRIBUTIONS CAN BE MADE THROUGH AN HSA QUALIFIED SEC. 125 PLAN

Eligibility

- MUST HAVE PRIMARY HEALTH COVERAGE UNDER AN HSA ELIGIBLE HIGH DEDUCTIBLE HEALTH PLAN
- CANNOT BE CLAIMED AS A DEPENDENT ON SOMEONE ELSE'S TAX RETURN
- MUST BE UNDER AGE 65 AND NOT ENROLLED IN MEDICARE
- INDIVIDUALS OVER AGE 65 AND NOT ENROLLED IN MEDICARE MAY BE ELIGIBLE[4]
- SOME SUPPLEMENTAL INSURANCE PLANS ARE PERMITTED[5]

Withdrawals

- ACCESS TO ACCOUNT VIA CHECK, DEBIT CARD, ATM, ONLINE BILL PAY OR AT ANY BRANCH OFFICE
- WITHDRAWALS MADE FOR "QUALIFIED MEDICAL EXPENSES" ARE TAX FREE
- WITHDRAWALS FOR NON-MEDICAL EXPENSES MAY BE SUBJECT TO TAX AND 20% PENALTY
- AFTER AGE 65, WITHDRAWALS CAN BE MADE FOR NON-MEDICAL EXPENSES WITHOUT TAX PENALTY *(REGULAR INCOME TAXES APPLY)*
- OVERDRAFTS ON AN HSA ACCOUNT MAY CONSTITUTE A PROHIBITED TRANSACTION AND TERMINATE THE ACCOUNT

Fees

- $36 FEE ASSESSED FOR NSF ITEMS
- $15 FEE FOR EXCESS CONTRIBUTION RECONCILIATION
- $25 CLOSING TRANSFER FEE TO OUTSIDE CUSTODIAN

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4. Consult with your insurance provider to ensure eligibility.
5. Consult with your insurance provider or tax professional regarding "permitted insurance".