

Help Grow Your Health Savings Account

Invest Your Excess Savings

Stock Yards Bank & Trust Health Savings Account (HSA) customers have an investment option for their excess HSA dollars with **MyHSAInvestments.com.** You can invest a portion of your health care dollars in a variety of mutual funds covering a spectrum of asset classes, giving you the potential to grow your Health Savings Account (HSA) balance and save for your future health care expenses.

How It Works

HSA owners can invest funds above a $5,000 threshold in myHSAinvestments.com. You must maintain at least $5,000 in the SYB HSA deposit account* and any funds in excess of $5,000 can be transferred for investment with myHSAinvestments. Withdrawals for medical expenses cannot be made from the investment account and it is the responsibility of the account owner to transfer any funds from the investment account back to the HSA deposit account to cover potential medical expenses or fees that may present on HSA deposit account. Go to the myHSAinvestments website and take a look around at the mutual funds available, prospectus, and educational information on HSAs.

Step 1

Click on the self-directed investment link on our website or go directly to www.myhsainvestments.com

Step 2

Set up your online account and key in your HSA account number, plus the Bank's routing number: 083000564. Enter the amount you wish to transfer to your investment acount.

Step 3

Choose the mutual funds from the options you want to invest those dollars in. Funds will be verified, and you will receive a confirmation that the transfer is in process.

*SYB HSA deposit accounts are FDIC insured. myHSAinvestments 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. If the balance of your SYB HSA deposit account falls below the $5,000 minimum, you must transfer money back to maintain the minimum balance.

Stock Yards Bank will remain as the Trustee of your HSA and provide all annual tax reporting. Excess funds can be transferred electronically from the SYB HSA account to an online account established on the myHSAinvestments website. An annual fee of 0.50% is assessed on the balance and withdrawn quarterly from the investment account. Quarterly investment statements will be available on the myHSAinvestments website. For ease of record keeping, Stock Yards Bank will issue annual tax reports for 1099-SA and consolidated 5498-SA tax reporting. Stock Yards Bank is not a fiduciary and does not give investment advice on this or any associated account. Stock Yards Bank & Trust does not provide investment services in connection with HSA accounts; those investment services are provided by DEVENIR Group, LLC, myHSAinvestments®. Self-directed investment accounts are the sole responsibility of the account owner. Stock Yards Bank & Trust does not offer investment advice and is not making a recommendation to individual HSA account owners to invest, or not invest, their HSA funds or whether any investment options offered by or through DEVENIR Group, LLC would be a suitable or appropriate investment for them. Carefully weigh the advantages and disadvantages of investing your HSA funds before doing so. Investment returns and principal value will fluctuate and investors' shares, when sold, may be worth more or less than their original cost. DEVENIR Group, LLC and Stock Yards Bank & Trust are separate, unaffiliated companies and are not responsible for one another's services, policies and information. Your ability to replace losses in the investment account may be limited by the annual contribution limits of your HSA.

Stock Yards® Bank & Trust

A Trusted Partner since 1904

SYB NMLS# 433971 EQUAL HOUSING LENDER

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Questions? Call the HSA Department (502) 625-0892 syb.com