

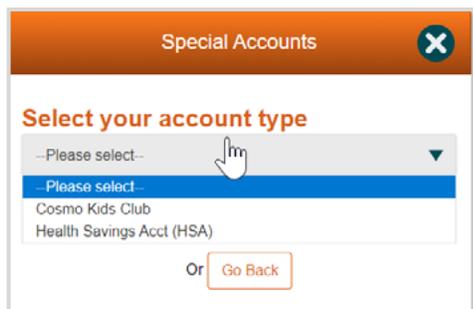
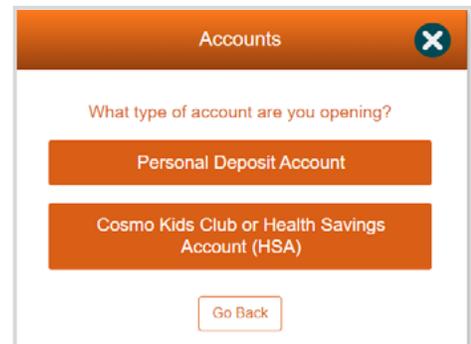
Health Savings Online Account Opening

Follow the steps below to open a Health Savings Account online with STAR.



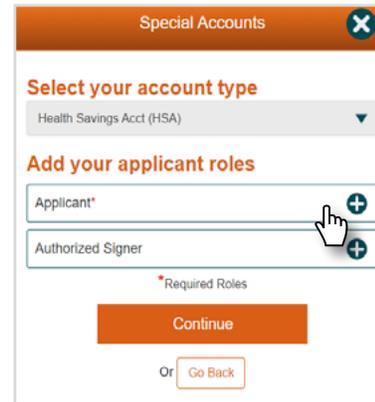
Select **New Account**

Click **Cosmo Kids Club or Health Savings Account (HSA)**

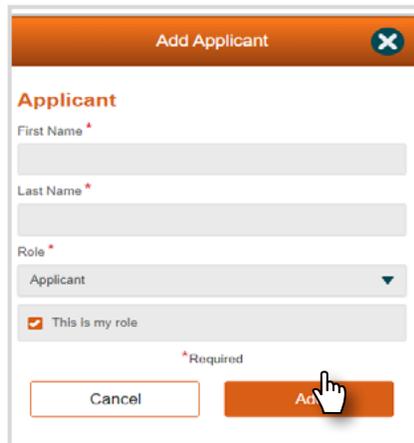


Select **Health Savings Account (HSA)**

Click the + next to Applicant.



The 'Special Accounts' dialog box shows 'Health Savings Acct (HSA)' selected under 'Select your account type'. Under 'Add your applicant roles', 'Applicant*' and 'Authorized Signer' are listed, each with a '+' icon. A hand cursor is pointing to the '+' icon next to 'Applicant*'. Below the roles is a '*Required Roles' section with a 'Continue' button and an 'Or Go Back' button.

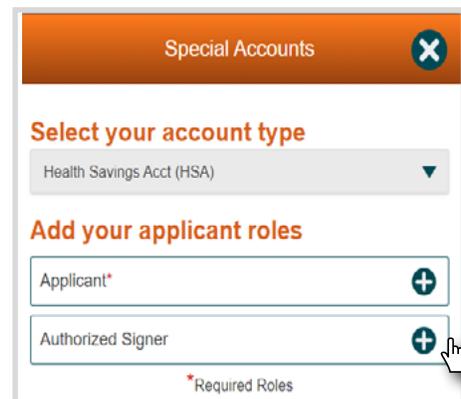


The 'Add Applicant' dialog box has fields for 'First Name*', 'Last Name*', and 'Role*'. The 'Role*' dropdown is set to 'Applicant'. A checkbox labeled 'This is my role' is checked. Below these fields is a '*Required' section with 'Cancel' and 'Add' buttons. A hand cursor is pointing to the 'Add' button.

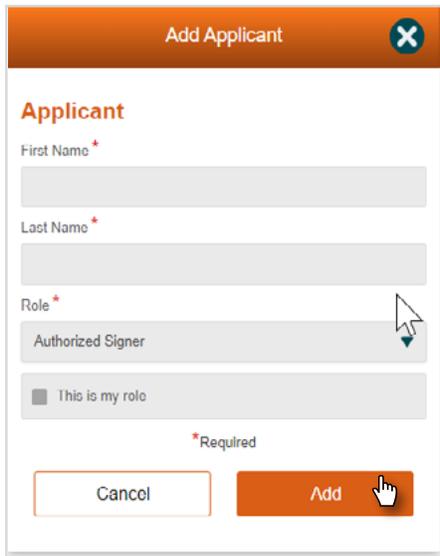
Input Applicant First Name and Last Name. Check the box that states: "This is my role" Select **Add**.

If you would like to add an Authorized Signer to your HSA, select the + next to Authorized Signer and continue..

Then click **Continue**.



The 'Special Accounts' dialog box is identical to the first image, but a hand cursor is now pointing to the '+' icon next to 'Authorized Signer'.



The 'Add Applicant' form contains the following fields and controls:

- Applicant** section:
- First Name* (text input)
- Last Name* (text input)
- Role* (dropdown menu with 'Authorized Signer' selected)
- This is my role
- *Required
- Buttons: Cancel, Add

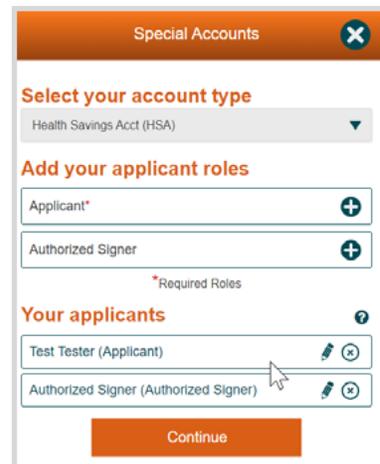
Input Authorized Signer First Name and Last Name. Do not check the box that states: "This is my role"

Select **Add**.

VERIFY YOUR APPLICANTS

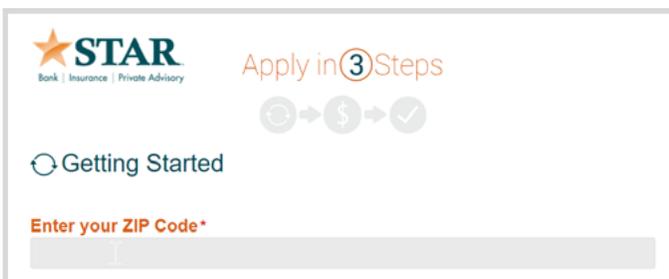
Applicant and Authorized Signer names.

Select **Continue**.



The 'Special Accounts' form contains the following sections and controls:

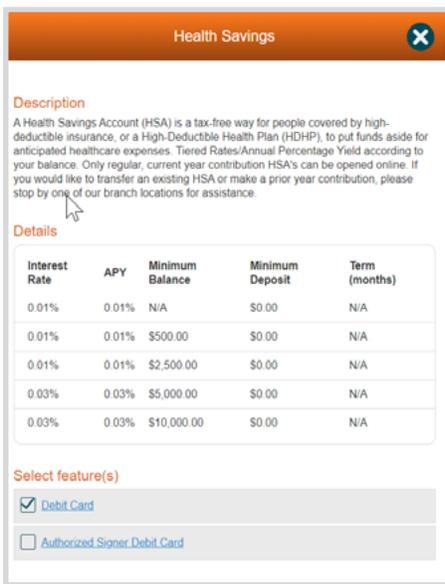
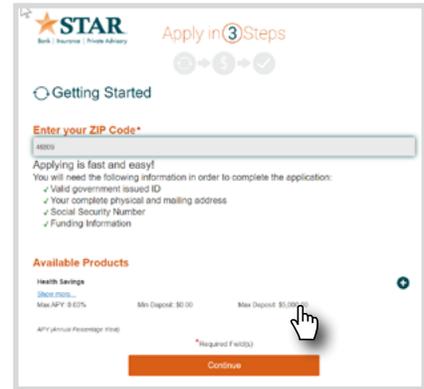
- Select your account type**: Health Savings Acct (HSA)
- Add your applicant roles**: Applicant*, Authorized Signer
- *Required Roles
- Your applicants**: Test Tester (Applicant), Authorized Signer (Authorized Signer)
- Buttons: Continue



The 'Getting Started' screen displays the STAR logo and 'Apply in 3 Steps' progress indicator. It includes a 'Getting Started' refresh icon and a text input field for 'Enter your ZIP Code*'. The progress indicator shows three steps: a clock, a dollar sign, and a checkmark.

Enter the Zip Code of your physical address.

Under Available Products, Select the + sign.
Then select **Continue**.



Select the features:
-If you would like a debit card for this account, select that option
-If the Authorized Signer would like a debit card, select that option

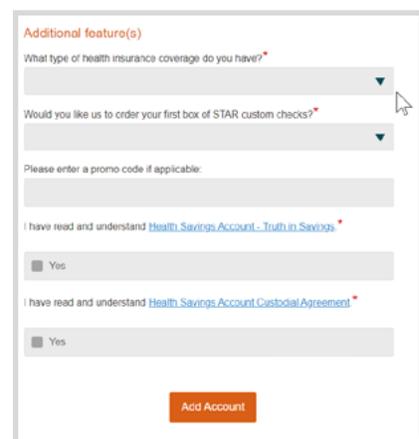
ADDITIONAL FEATURES

-Answer these question

Read the Health Savings Account Truth in Savings.
Check Yes.

Read the Health Savings Account Custodial Agreement. Check Yes.

Select Add Account



Input Applicant Information.

Input Authorized Signer Information (If applicable)

Funding

Click on the \$0.00 (0.00% APY) to Specify the amount to deposit (\$0.00 to \$5,000)

Enter the amount to deposit (can be 0) and select **Accept**

Interest Rate	APY	Minimum Balance	Minimum Deposit	Term (months)
0.01%	0.01%	N/A	\$0.00	N/A
0.01%	0.01%	\$500.00	\$0.00	N/A
0.01%	0.01%	\$2,500.00	\$0.00	N/A
0.03%	0.03%	\$5,000.00	\$0.00	N/A
0.03%	0.03%	\$10,000.00	\$0.00	N/A

Specify the amount to deposit (\$5,000.00 max)

\$0.00

Accept

Health Savings ✕

Details

Interest Rate	APY	Minimum Balance	Minimum Deposit	Term (months)
0.01%	0.01%	N/A	\$0.00	N/A
0.01%	0.01%	\$500.00	\$0.00	N/A
0.01%	0.01%	\$2,500.00	\$0.00	N/A
0.03%	0.03%	\$5,000.00	\$0.00	N/A
0.03%	0.03%	\$10,000.00	\$0.00	N/A

Specify the amount to deposit (\$5,000.00 max)

\$0.00

Accept

Select how you would like to fund your account. If you do not want to fund your account at this time, select Not Funding at the Time.

Select **Continue**.

Review your information. Answer a Few More Questions. Read, Sign and Submit the disclosures.

Select **I Agree**.

Just a Few More Questions...

Do you plan to use our external transfer or wire services?*

Yes ▼

My taxpayer identification number is correct.*

I agree

I am not subject to backup withholding.*

Agree ▼

Read, Sign and Submit*

Your application is not complete until you read the disclosures below and click the "I Agree" button in order to submit your application.

Email me all below disclosure link(s)

I have read and understand the [Terms and Conditions](#)

I have read and understand the [Funds Availability Disclosure](#)

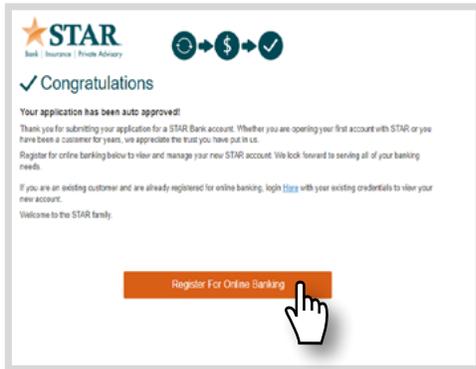
I have read and understand the [Electronic Funds Transfer Disclosure](#)

I have read and understand the following disclosures:

- [Electronic Communications Consent](#)
- [Privacy Policy](#)
- [Security Policy](#)
- [Schedule of Fees](#)

I Agree

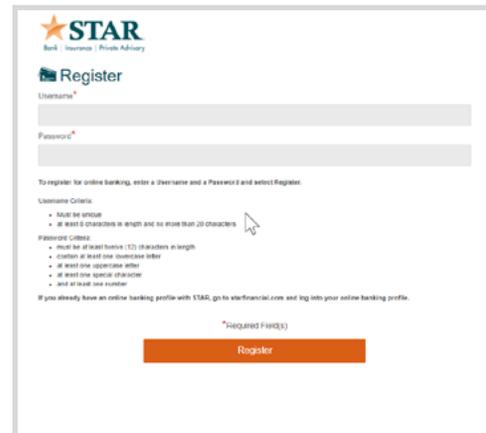
Or Go Back



If your account is automatically approved, you'll receive this message: "Register for Online Banking"

Enter a Username and Password for your online banking account.

Click **Register**.



*If your account needs to be reviewed prior to opening, you will be emailed an update regarding your account status.