



You should be aware that funds held in a money market mutual fund through UMB Bank:

- Are not deposits or obligations of, or guaranteed by, UMB Bank, n.a. or any other financial institution;
- Are not insured by the FDIC or any other government agency; and
- Involve investment risks, including the possible loss of the principal invested.

Past performance of an investment is no guarantee of future results.



Take Advantage of an HSA Money Market Sweep Account Offered to CMA Members

Open a Money Market Sweep Account Through UMB Bank





All contributions to your CMA HSA are initially made to an HSA Deposit Account with UMB Bank. Funds held in the HSA Deposit Account are insured by the FDIC to the maximum amount permitted by law.

However, if you have more money in your HSA Deposit Account than you need to pay for your qualified medical expenses and related fees, you have the option to invest additional funds that may allow you to earn higher yields by opening an HSA Money Market Sweep Account with UMB Bank.

Unless you actively make an election to open an HSA Money Market Sweep Account, all contributions in your HSA will remain in your HSA Deposit Account.

An HSA Money Market Sweep Account provides you with an investment option that may allow you to earn higher yields on your CMA HSA funds, while at the same time having those funds quickly available to pay for your medical expenses. With the Money Market Sweep Account, funds in your HSA Deposit Account that are in excess of a specified balance limit (currently \$1,000 but subject to change) are automatically swept on a daily basis into a money market mutual fund account.

UMB will purchase shares of the money market fund in the amount of your additional funds. Then, as you continue your HSA contributions, additional dollars are moved into this sweep account. In the event you have medical expenses that cause your HSA Deposit Account balance to fall below the required balance limit, shares of the fund in your sweep account are sold to cover the shortfall. Certain fees apply.

For more information about, or to open a Money Market Sweep Account including fees associated with it, call **866-520-4HSA (4472)** or log on to www.cmanet.org/hsa, click the link to log into your HSA account and select the “Open Money Market Sweep Account” link under the Investments tab on the left of the screen. From there, read the terms and follow the directions to open your account.