

We Also Offer.....

Checking Accounts

Choose the type of account that best fits your needs; Choice, Express, Interest or Silver Club. A variety of business accounts are also available!

Loans

Whether your loan need is real-estate, personal, agriculture or business related, we provide competitive rates and terms. We also offer Home Equity Lines of Credit!

Internet Banking and Online Bill Payment

Silver Express Internet Banking allows customers to view account transactions, transfer funds between accounts or download statement history. Personalize your home page and enjoy peace of mind with email alerts. Online Bill Payment provides a convenient, time-saving alternative to paying bills without writing checks, stuffing envelopes or buying stamps.

Automated Teller Machines (ATM)

ATM cards are available on all satisfactory checking accounts with no annual fee, and **FREE** transactions at Silver Lake Bank ATMs. Visit our website for a list of additional surcharge free ATMs.

VISA Check Card

Your Silver Lake Bank VISA Check Card allows you to withdraw funds and pay for purchases from your checking account without having to write a check!

Additional Services

- Safe Deposit Boxes
- Cashiers Checks & Money Orders
- Travelers Checks
- Wire Transfers
- Direct Deposit & ACH Origination
- Night Depository

MAIN BANK, TOPEKA

Jayhawk Plaza

PO Box 8330, 201 NW Hwy 24
Topeka, KS 66608
phone: 785.232.0102 fax: 785.232.4010

OTHER LOCATIONS

TOPEKA

Gage Bank

2011 SW Gage Blvd
Topeka, KS 66604
phone: 785.272.2270
fax: 785.272.7303

Southwest Bank

2100 SW Urish Rd
Topeka, KS 66614
phone: 785.290.2270
fax: 785.290.2273

SILVER LAKE

PO Box 69
209 Railroad St
Silver Lake, KS 66539
phone: 785.582.4651
fax: 785.582.4120

Health Savings Accounts

Information & Requirements

HSA Checking Account

*HSA Money Market Investment
Account*

HSA Certificate of Deposit

Silver Lake Bank Health Savings Accounts

Silver Lake Bank is pleased to offer Health Savings Accounts. Also known as HSAs, Health Savings Accounts are used to pay the health care costs of participants enrolled in a high deductible health plan specifically approved for use with HSAs. Your insurance provider can tell you if your policy qualifies you for a Health Savings Account.

The money deposited, as well as the interest earned, is tax-deferred. Use HSA funds to pay for qualified medical expenses tax-free. Unused balances earn interest and will roll over from year to year. Additionally, your account is insured by FDIC Insurance up to \$250,000 per depositor.

Our approach is to offer you flexible solutions to meet your particular needs. Silver Lake Bank has the following types of HSA account options; checking account, money market investment account and certificate of deposit. The minimum opening deposit for the checking or money market investment account is \$100. The certificate of deposit requires \$500. A low one time set-up fee of \$15 for your first HSA is assessed at account opening.

HSA Checking

Pay your health care expenses with a variety of payment options such as check writing, VISA® Check card and bill pay. The features of this account are listed below:

- Monthly service charge is \$5. When your monthly average collected balance is \$2,500 or greater, your service charge is \$0.
- Earn interest by receiving tiered premium rates on your collected balance. Interest compounds monthly.
- 1st set of 50 checks are free.
- Unlimited check writing.
- Monthly eStatement is free. Paper statements are \$2 per statement period.
- Free VISA® Check Card.
- Free Silver Express Internet Banking allows online access to your account and free Online Bill Payment¹.

HSA Money Market Investment Account

Ideal for the eligible HSA participant who desires an interest rate higher than what is paid on the HSA checking account. Funds can be parked in this account until medical expenses are incurred, then transferred by you to the HSA checking account for proper documentation of HSA distributions for tax reporting purposes. The features of this account are listed below:

- Monthly service charge is \$5. When your monthly average collected balance is \$2,000 or greater, your service charge is \$0.
- Earns interest by receiving competitive tiered money market rates on your collected balance. Interest compounds monthly.
- Monthly eStatement is free. Paper statements are \$2 per statement period.
- Free Silver Express Internet Banking allows online access to your account with the ability to transfer to your HSA Checking for payment of medical expenses.
- Subject to regulatory withdrawals limitations².
- No fees for ATM³ and in person transactions. All other type withdrawals posted per month in excess of 6 are \$3 each.

HSA Certificate of Deposit

An option for savers accumulating HSA funds and paying medical expenses out of pocket. Certificates of Deposit offer fixed rates of interest. Early withdrawal penalties apply.

- Variety of terms available to accommodate your needs.
- Interest compounds quarterly on maturities of twelve months or longer.
- Automatically renewable for your convenience.

Basic Health Savings Account Information

Maximum contribution amounts for single or family coverage may vary from year to year. Current year maximums may be viewed on the Internal Revenue Service website at www.treas.gov or www.irs.gov. You are ultimately responsible for your contributions and distributions. Overdrafts are not allowed on Health Savings Accounts due to the potential for revoking the tax advantages of the account. Please consult with your tax advisor regarding the tax benefits for your particular situation.

What You Can Expect From Silver Lake Bank

Opening the Account

Stop in at any Silver Lake Bank location to open your HSA. We will collect from you the information required to complete the HSA Application and Agreement. This information includes owner information, contribution details and your beneficiary designation.

Accessing the HSA Checking

You may access your HSA checking funds by writing a check, using your Check card, transferring funds through Silver Express Internet Banking, paying bills through Online Bill Payment¹ or in person at any Silver Lake Bank location. Your monthly statement provides a record of your transactions. Remember to keep receipts of your qualified medical expenses. The Internal Revenue Service can require you to document how you spent HSA funds.

Annual Reporting by Silver Lake Bank

Each year we will furnish you with annual year-end reports including your year-end balance and contribution and distribution amount totals for the prior calendar year. A statement listing contribution activity made in the current year for the prior year is sent in May.

¹. Bill Payment - Silver Express Online Bill Payment is available free to consumer customers who pay two or more bills per calendar month. Consumers paying less than two bills per month will be assessed a \$5 monthly service charge.

². Regulatory Limitations - Unlimited access to account when made in person or through ATM withdrawals. Six preauthorized/automatic funds transfers (which includes checks) are allowed per month. ATM Card and checks not available on HSA Money Market Investment Account.

³. No charge at SLB ATMs or other TransFund Surcharge-Free ATMs. See complete list at www.silverlakebank.com.