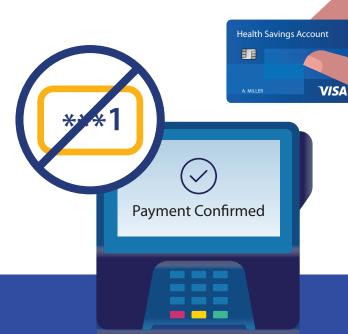
Remember what to do when using your HSA or FSA Visa card



Your HSA or FSA Visa card is a great way to pay for healthcare expenses.

When you make a payment with your HSA or FSA Visa card, you may be prompted to enter a PIN. However, you may not know, remember or even have a PIN, or the transaction may be declined even though you have entered the correct PIN. If you have difficulties with obtaining an approval when using your HSA or FSA Visa card, follow these guidelines to avoid incorrectly declined transactions:

- When paying with your HSA or FSA Visa card, select "credit" if that option is available.
- If you're asked to enter a PIN, simply press the green enter button, without keying in your PIN, or any other numbers.
- If the first two steps don't result in a successful transaction, let the cashier know that your HSA or FSA Visa card does not have a PIN, and they should be able to help.



Pay your healthcare expenses with your HSA or FSA Visa card.