

Health Savings Account (HSA) or Medical Savings Account (MSA)

Withdrawal Form

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UMB Health Savings Account Number
(10-digit number found on your HSA statement)

As owner of the Health Savings Account/Medical Savings Account as identified above, I hereby request that the custodian take the following action: (Please check one action below)

Withdrawal Request — Standard Disbursement (UMB Code 1051)
I am requesting an Account Withdrawal in the amount of \$ _____.

Divorce Disbursement (UMB Code 1197) Attach trustee transfer form if ex-spouse's account is at another bank.
I am requesting a transfer in the amount of \$ _____ to my former spouse pursuant to a divorce decree (a copy of the divorce decree is required).

EX-SPOUSE NAME	EX-SPOUSE ACCOUNT NUMBER
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Withdrawal Request — Excess Contribution Refund (UMB Code 6364) (UMB Code 6532 for interest earned)
I am requesting to withdraw funds due to contributions made to my account that placed me in excess contribution status.

Excess Contribution Amount \$ _____ Tax year: 20 _____

Note: The IRS requires UMB to report withdrawals that are considered refunds of excess contributions. In order for the withdrawal to be accurately reported, you may not withdraw the excess directly. Instead, you must request an excess contributions refund by mailing or emailing this signed and completed form to UMB, using the address or email listed below.

Withdrawal Request — For non payroll Contribution/Deposit Correction
I am requesting an Account Withdrawal in the amount of \$ _____ for correcting a contribution error.

Requests may only be made during the current tax year and will result in a decrease in the total amount contributed for the applicable tax year. (All prior year contributions must be corrected by tax filing deadline, generally April 15 of the following year.) If this is sent in after tax day, please fill out excess section.

I further understand that it is my sole responsibility to determine the tax consequences of such distribution, to properly report the distribution on my federal income tax return and on Form 8889 for HSA or Form 8853 for MSA accounts, as well as on any state income tax returns, and to pay any taxes and penalties arising as a result of this distribution (see IRS Publication 969, Health Savings Accounts and other Tax-Favored Health Plans). **A check reimbursement fee may apply and will be deducted from the account prior to making the distribution. See your terms and conditions for applicable fees. These fees could change at any time without notice. Please allow 30 business days processing time from the day UMB receives your completed form.**

ACCOUNT OWNER NAME		SOCIAL SECURITY NUMBER				
EMAIL	DATE OF BIRTH - MM/DD/YYYY	PHONE	<input type="checkbox"/> CELL	<input type="checkbox"/> OFFICE	<input type="checkbox"/> HOME	<input type="checkbox"/> OTHER
ADDRESS	CITY	STATE	ZIP			

Please note that a physical signature is needed since electronic signatures are not accepted.

ACCOUNT OWNER Signature	<input checked="" type="checkbox"/>	Date
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Return completed form to: UMB Bank, n.a.
Mailstop 1020502 - HSA Ops
P.O. Box 419226
Kansas City, MO 64141-6226

Or e-mail scanned document to: HSACICenter@umb.com

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By signing at the bottom of page 1, I understand that UMB will report this distribution to the IRS as a normal distribution.

I understand that my ex-spouse must have established a UMB HSA for transfer to occur.

By signing at the bottom of page 1, I understand that UMB will report this distribution to the IRS as an excess contribution. Funds contributed in excess of your contribution limit are subject to penalty and tax unless the excess and earnings are withdrawn by you prior to your tax filing due date, including any extensions, for filing your Federal Income Tax return. You should consult a qualified tax advisor in connection with your excess contribution removal.

By signing bottom of page 1, I understand that mistaken contribution requests may only be accepted for contributions that were submitted by the Account Holder on a non payroll post-tax basis, and not for pre-tax contributions or those submitted from another entity. I affirm that the correction from my HSA in the amount stated above is a correction of a mistaken contribution resulting from a mistake of fact due to reasonable cause. I understand that I am solely responsible for any tax consequences and penalties resulting from improperly reporting this as a mistaken contribution, instead of a distribution of excess contribution, from my HSA.