

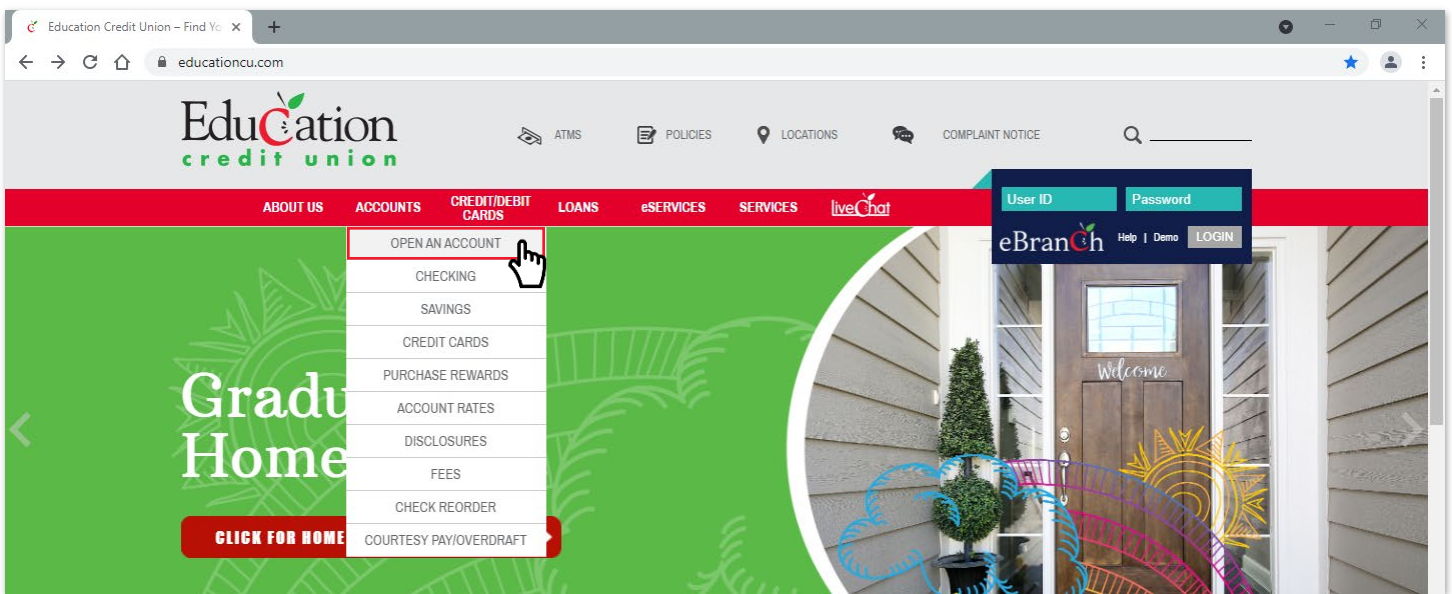
ecu: how to

Opening a Health Savings Account

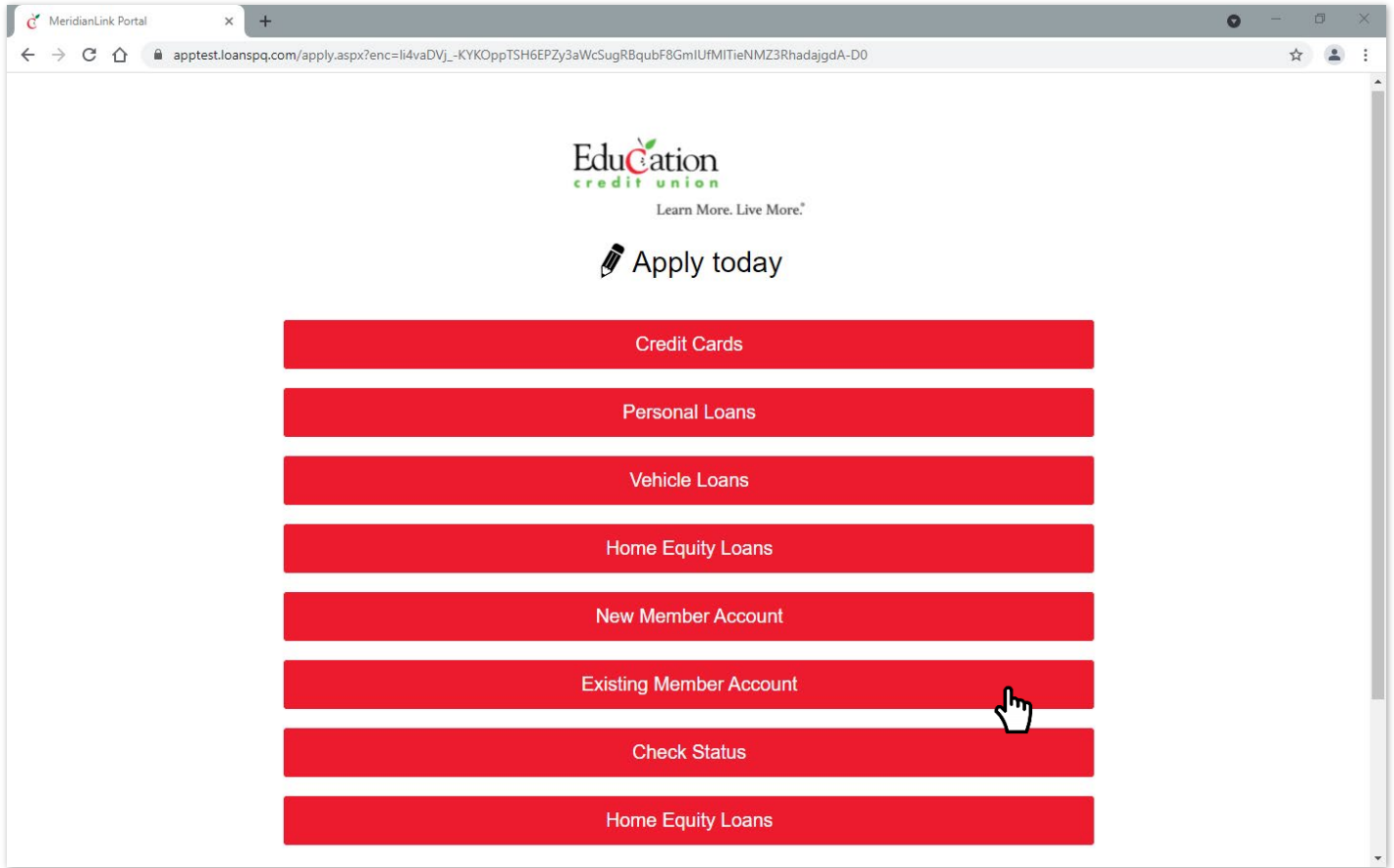
Welcome! We are pleased you are adding a Health Savings account to your ECU membership. Unlike other financial institutions, we never charge transaction fees when you use your HSA to pay for your medical expenses. We hope you find the online Health Savings account opening experience fast and convenient, and that you enjoy the benefits of this account for years to come.

To speed up the account opening process, save an image of your identification document (current driver's license, State ID, or US passport) on the device you're completing your application on. You will also need funding information if you are going to make an initial deposit into your HSA. For funding, you can use a credit card, an internal transfer from an existing ECU account or you can electronically transfer funds from another financial institution. If you choose the electronic transfer option, you will need the financial institution name, routing number, and your account number. Let's get started!

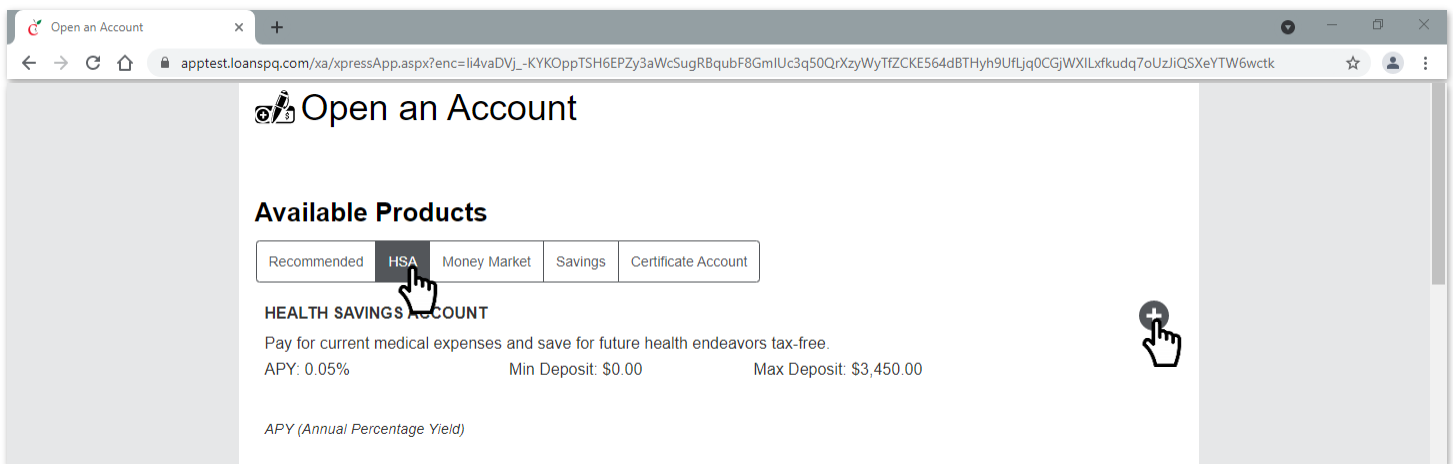
Step 1: Go to the ECU Homepage. Hover over Accounts. Click Open an Account.



Step 2: Click red bar, Existing Member Account



Step 3: To add the HSA product, click HSA in the Available Products bar. Then, click the plus sign to the right of the Health Savings Account title. You see the message that a Health Savings Account has been added.

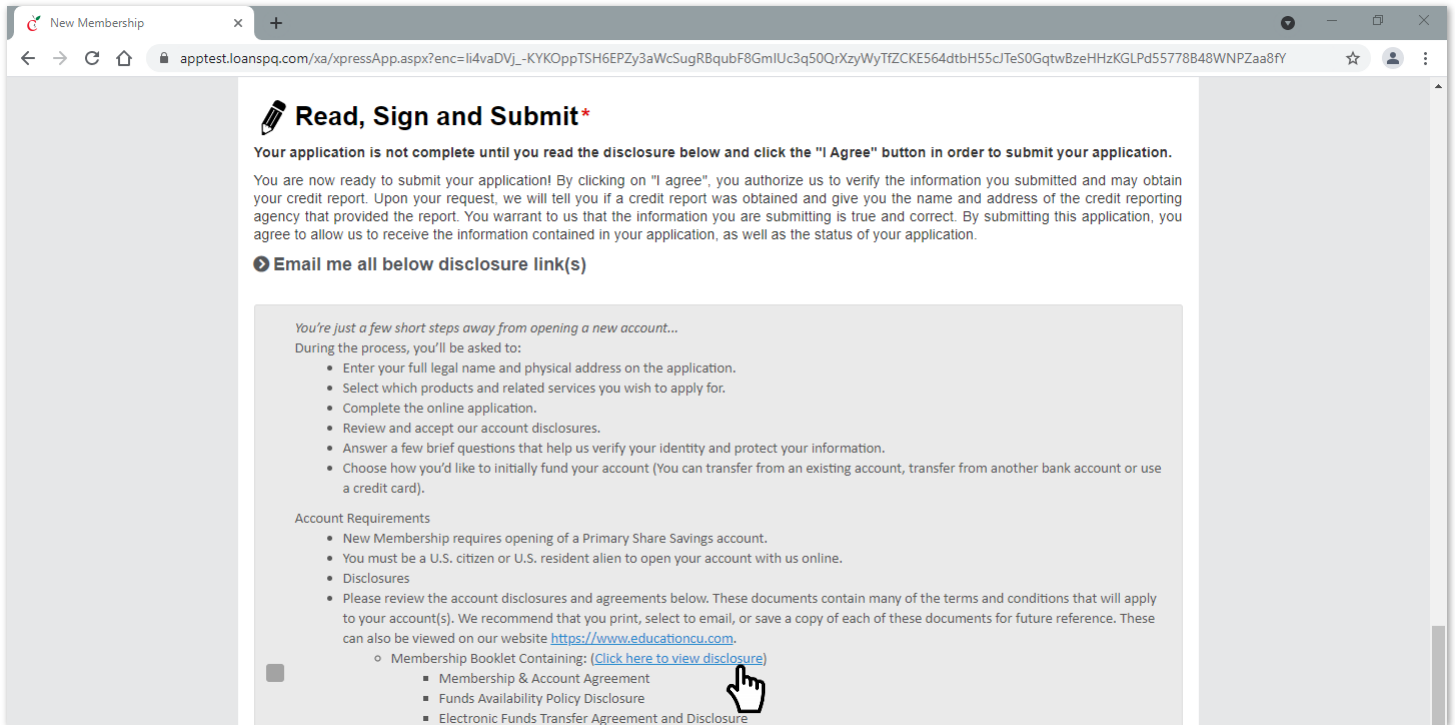


Step 4: Using this same method, you can continue adding additional products of your choosing.

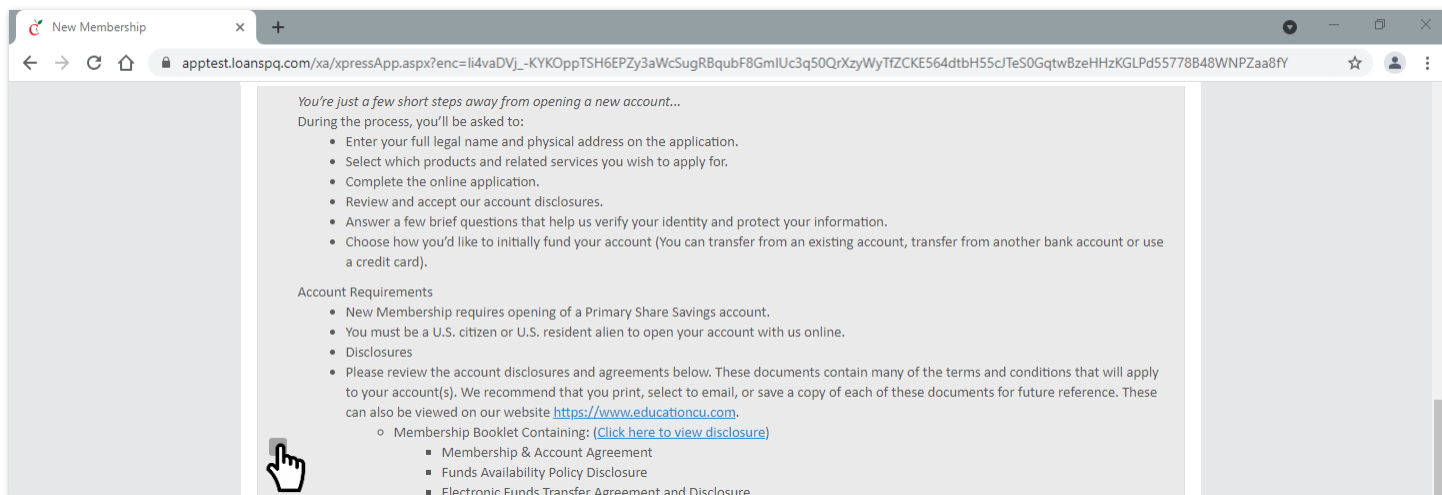
Step 5: Scroll down slightly to view Your Selected Products.



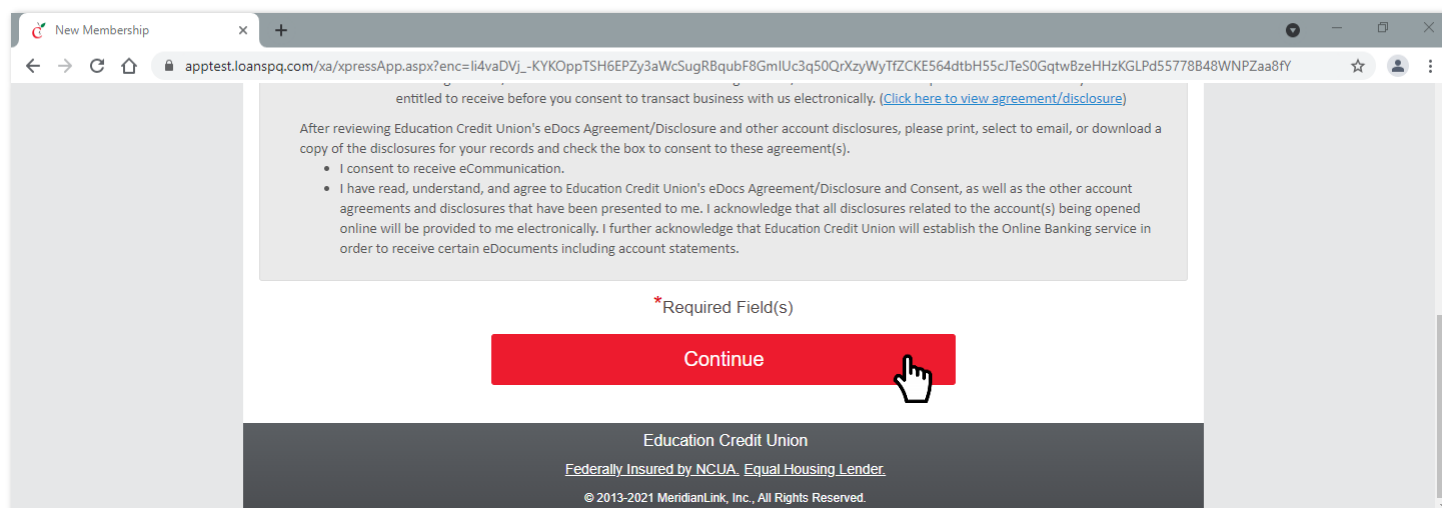
Step 6: Per regulations, you are required to acknowledge all agreements and disclosures for your account(s). In the Read, Sign and Submit section, click on each disclosure/agreement link to view them.



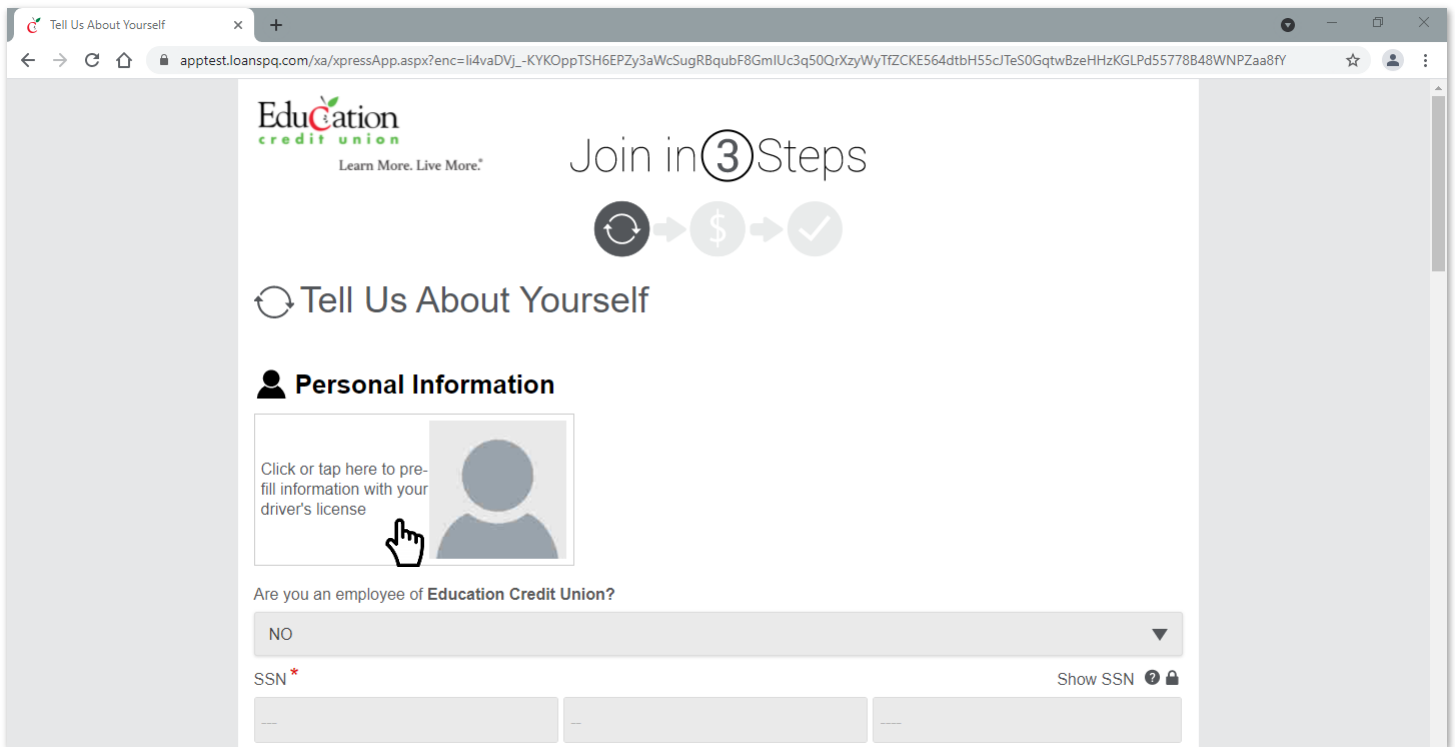
Step 7: Check the gray box to indicate your acknowledgment of the disclosures and agreements. The gray box changes to a red checkmark.



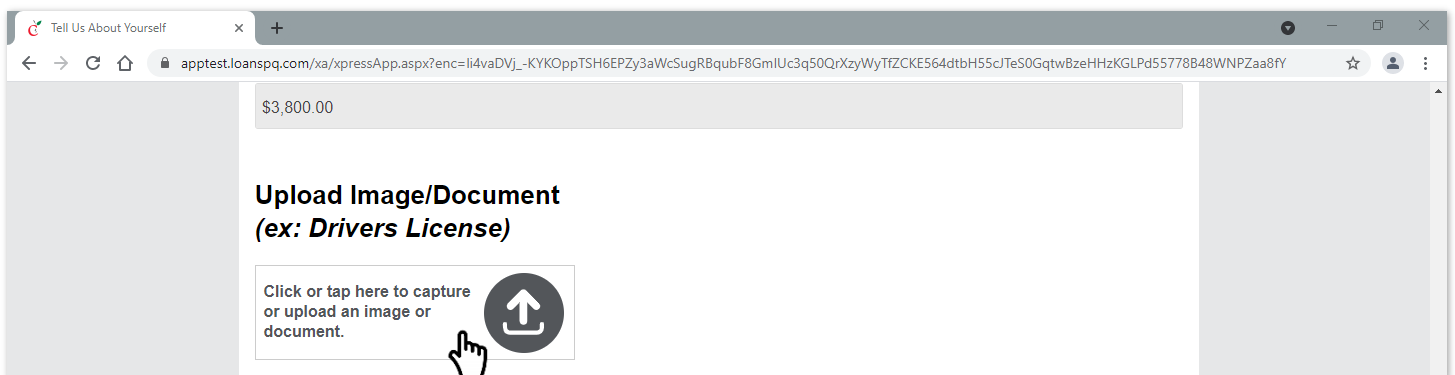
Step 8: Click the Continue button at the bottom of the screen.



Step 9: On the Tell Us About Yourself screen, you are required to complete all fields with red asterisks. If you choose, click in the box that reads, "Click or tap here to prefill information with your driver's license." A pop-up window instructs you to take and upload a picture of the back of your driver's license. This will prefill a portion of the information required on this page. Otherwise, manually enter all your personal information, physical address, contact information, identification, and employment on this page.



Step 10: Click or tap on the icon to upload the image of your identification document



Step 11: Answer the two questions regarding adding beneficiaries or other individuals to your account(s) by clicking the Yes or No buttons.

The screenshot shows a web browser window with the title "Tell Us About Yourself". The address bar contains the URL "apptest.loanspq.com/xa/xpressApp.aspx?enc=li4vaDVj_-KYKOppTSH6EPZy3aWcSugRBqubF8GmlUc3q50QrXzyWyTfZCKE564dtbH55cJTeS0GqtWbzeHHzKGLPd55778B48WNPZaa8fY". The main content area contains two questions, each with "Yes" and "No" buttons:

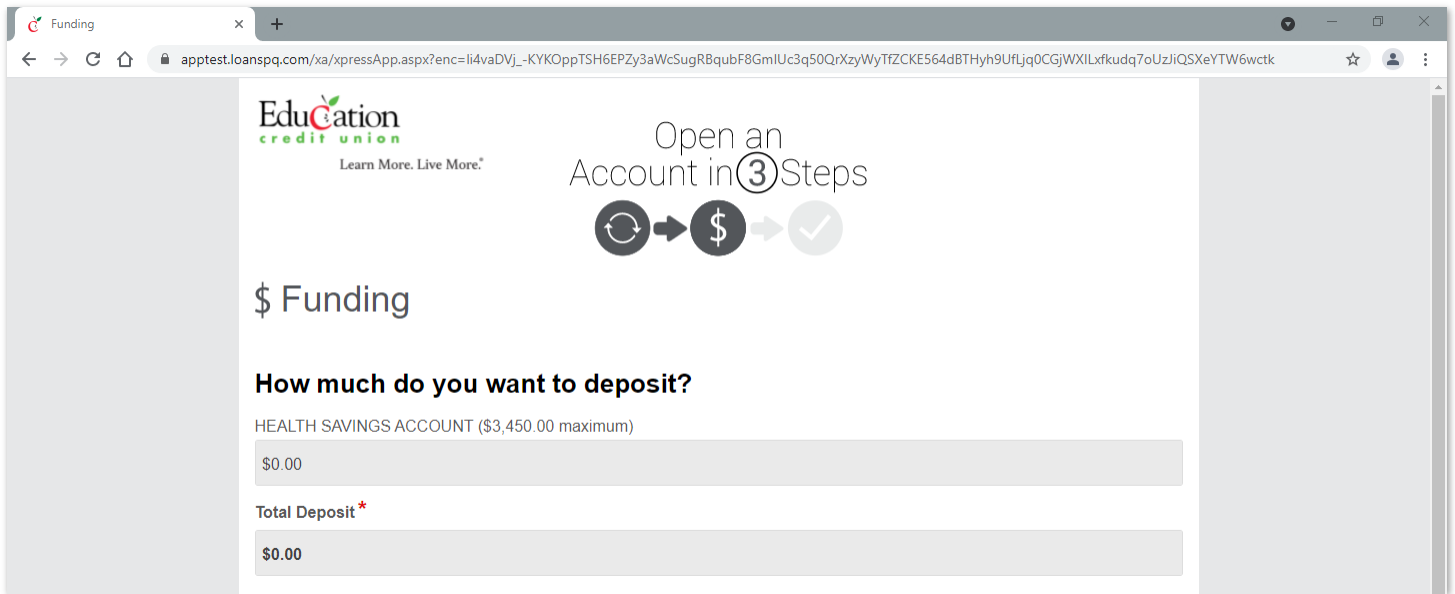
- Question 1: "Do you have any beneficiaries?*" with "Yes" and "No" buttons.
- Question 2: "Do you want to add another individual to your account(s)?" with "Yes" and "No" buttons.

Below the questions is a red button labeled "Continue" and a smaller button labeled "Go Back" with the word "Or" to its left. A red asterisk and the text "*Required Field(s)" are positioned above the "Continue" button. At the bottom of the page, there is a dark grey footer with the text "Education Credit Union", "Federally Insured by NCUA, Equal Housing Lender", and "© 2013-2021 MeridianLink, Inc., All Rights Reserved."

Step 12: Click the red Continue button.

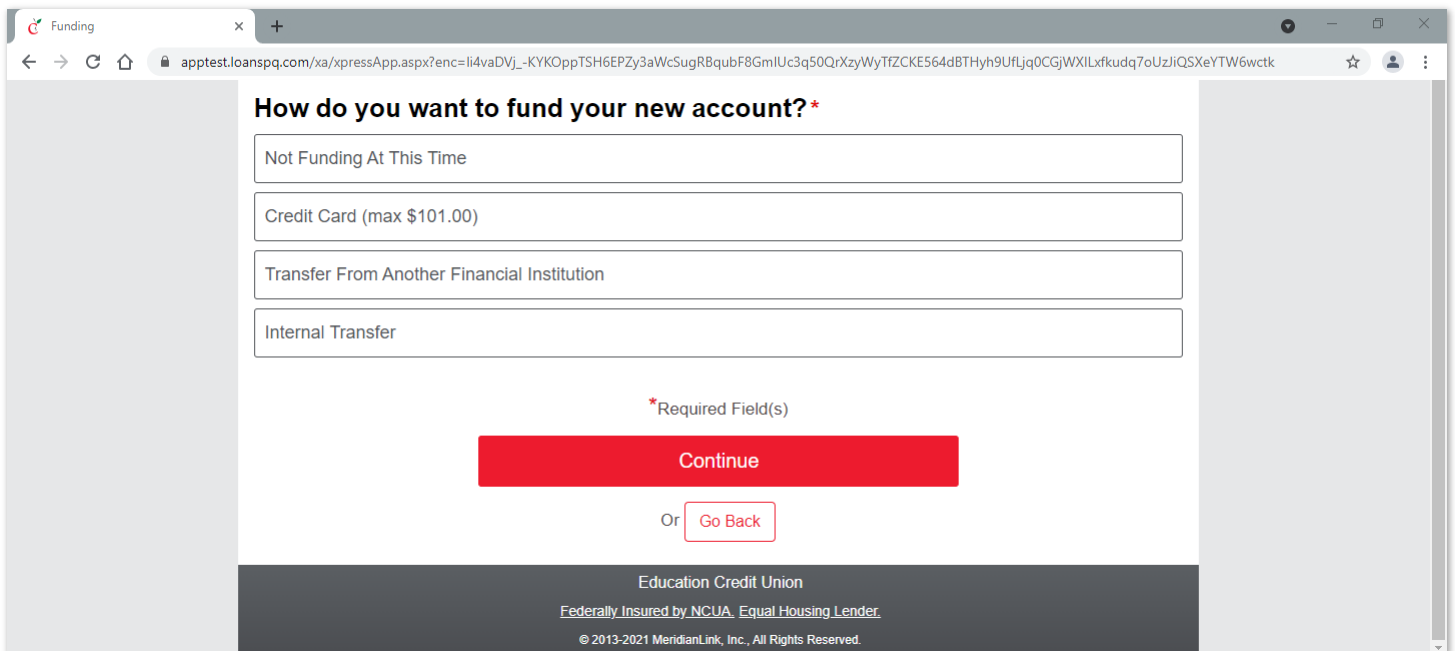
This screenshot is identical to the previous one, but with a mouse cursor (hand icon) clicking on the red "Continue" button. The rest of the page content, including the questions, "Go Back" button, and footer, remains the same.

Step 13: On the funding page, if you choose to make an initial deposit into your HSA, enter the amount.



The screenshot shows a web browser window with the URL `apptest.loanspq.com/xa/xpressApp.aspx?enc=li4vaDVj_-KYKOppTSH6EPZy3aWcSugRBqubF8GmlUc3q50QrXzyWyTfZCKE564d8BTHyh9Ufljq0CGjWXILxfkudq7oUzJiQ5XeYTW6wctk`. The page features the Education Credit Union logo and the text "Learn More. Live More.*". The main heading is "Open an Account in 3 Steps" with three circular icons representing the steps: a refresh icon, a dollar sign, and a checkmark. Below this, the heading "\$ Funding" is displayed. The question "How much do you want to deposit?" is followed by "HEALTH SAVINGS ACCOUNT (\$3,450.00 maximum)". There are two input fields, both containing "\$0.00". The first is labeled "Total Deposit *".


Step 14: Choose your funding option: Not funding at this time, Credit Card, funds Transfer From Another Financial Institution, or Internal Transfer. Next, enter all applicable funding means information.



The screenshot shows the same web browser window. The heading is "How do you want to fund your new account? *". There are four radio button options: "Not Funding At This Time", "Credit Card (max \$101.00)", "Transfer From Another Financial Institution", and "Internal Transfer". Below the options is a red button labeled "Continue" and a smaller button labeled "Go Back" with the word "Or" to its left. At the bottom, the footer includes "Education Credit Union", "Federally Insured by NCUA. Equal Housing Lender.", and "© 2013-2021 MeridianLink, Inc., All Rights Reserved."


Step 15: Click the red Continue button.

Step 16: Carefully review the summary of your account information. Click the Go Back button at the bottom of the page if you need to make edits. Click the plus sign next to Have Comments if you want to give us additional information. Once you have reviewed the application details, and all information is correct, click the red I Agree button to process your request.



Learn More. Live More.®

Open an Account in 3 Steps



✓ Review and Submit

Product Selections
HEALTH SAVINGS ACCOUNT

Applicant Information

Employee of Lender	NO	Full Name	TEST SEVEN
SSN	*****2395	Date of Birth	08/05/1999
MMN	***** Show MMN	Citizenship Status	US CITIZEN

Contact Information

Email	training@educationcu.com	Home Phone	(808) 358-7777
Preferred Contact Method	Phone		

Identification Information

ID Type	DRIVERS LICENSE	ID Number	968465231
ID State	Texas	ID Expiration Date	08/08/2024

Address

Current Physical Address	4400 W INTERSTATE 40, AMARILLO, TX 79105-8940	Mailing address is the same as current physical address
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Employment Information

Employment Status	EMPLOYED	Profession/Job Title	TEACHER
Employer	AISD	Employment Duration	19 yrs
Gross Monthly Income (before taxes)	\$8,000.00		

Funding Source

Total Deposit	\$0.00	Funding Type	NOT FUNDING AT THIS TIME
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Have comments

[I Agree](#)

Or [Go Back](#)

Step 17: You know your online process is complete when you see our thank you message that lets you know an ECU representative will view your application and contact you very soon.



Thank you for your Application!

Your application has been accepted and will be reviewed by one of our ECU Representatives, who will contact you to discuss your application.

If you have any questions at all, you can call us at (808) 358-7777. We are happy to assist you.