Trustee-to-Trustee Transfer In Form

Health Savings Account

Purpose	The accountholder should use this form to transfer funds into a Bank of America Health Savings Account (HSA). If there are questions about completing this form, please contact our HSA Customer Service Center at the phone number referenced on the back of your debit card.				
Form Instructions	Complete this form by entering the required Accountholder Information below. Submit the original completed form to your current trustee. You can only complete a transfer after you have a Bank of America HSA. Please wait until you have your Bank of America account number to request the transfer. Please keep a copy of the materials you send for your records.				
Section 1:					
Account- holder Information	First Name	Middle Inititial		Last Name	
	Street Address	City		State	Zip
	()		()		
	Daytime Telephone Number		Evening Telephone Numb	 per	
	Current Custodian Name		Current Custodian HSA a	account number	
Section 2: Instructions to Financial Institution	Instructions to Financial Institution: Bank of America HSA Account Number Please transfer 100% of my account balance and close my account. Please transfer \$ Please mail this completed form with a check payable to Bank of America. HSA Customer Service Center PO. Box 25172				
	Lehigh Valley, PA 18002-5172				
Section 3: Acknowledgement & Signature	I have read and understand the trustee-to-trustee transfer rules and conditions and I have met the requirements for making a transfer. Due to the important tax consequences of transferring funds into an HSA, I have hereby been advised to speak with a tax professional. All information provided by me is true and correct and may be relied on by Bank of America. I assume full responsibility for this funds transfer transaction and will not hold Bank of America liable for any adverse consequences that may result. I hereby irrevocably designate this contribution as a trustee-to-trustee transfer contribution.				
	Accountholder Signature		Date (mm/dd/yyyy	')	

General Information

There are two ways to move funds from an existing HSA or Medical Savings Account into a new HSA:

- 1. Rollover: A Rollover is a cash distribution and redeposit with another custodian within 60 days. Either the accountholder receives funds and redeposits in a new account or writes a check on an old account to a new custodian. The accountholder is limited to using this approach once every 12 months.
- 2. Trustee-to-Trustee Transfer: In a trustee-to-trustee transfer the current custodian moves funds to the new custodian directly. There is no limit under the tax laws on the number of times this can occur.

Comparison of rollover and trustee-to-trustee transfer into a Bank of America HSA

	Rollover	Trustee-to-Trustee Transfer
Permitted Frequency	One rollover per 12 month time period, per HSA. The rollover redeposit with Bank of America must be completed within 60 days after the day the distribution is made. If you fail to redeposit within this 60-day period, your distribution will be taxable to you and will be subject to additional penalty taxes (unless an exception applies).	Unlimited
Tax Reporting	Bank of America is required to report the contribution on Form 5498-SA.	None required
Fees	Bank of America does not charge any fees with a rollover of funds into the HSA. Other custodians may charge fees associated with account closure and/or funds rollover.	Bank of America does not charge any fees with a trustee-to-trustee transfer of funds into the HSA. Other custodians may charge fees associated with account closure and/or a trustee-to-trustee transfer.

NOTE: Bank of America does not provide tax or legal advice. This summary is provided solely for general information purposes, and is not to be construed as tax or legal advice. Please consult with your own attorney or tax advisor to understand the tax and legal consequences of your HSA and your particular situation.