

HEALTH SAVINGS ACCOUNT DEPOSIT COUPON

Account #

Name:	Deposit Amount:	\$		
Street:	Tax Year:	Current Year <input type="checkbox"/> ¹	Prior Year <input type="checkbox"/> ²	
City, State:	Select one box to indicate type of contribution:	Normal Contribution <input type="checkbox"/>	HSA to HSA Rollover <input type="checkbox"/> ³	Correcting Deposit <input type="checkbox"/> ⁴
Zip:				
Date:				

Deposits are not available for immediate withdrawal.

Please Mail To:
 Citizens Bank
 Health Savings Account
 PO Box 981012
 Boston, MA 02298-1012



How to make a deposit by check: Make the check payable to Citizens Bank HSA for (fill in your name). You must mail the check with the completed deposit coupon to the address listed on the front of the coupon. Please include only one check with each deposit coupon. If you need more deposit coupons, please call 888-784-4584. Teller and ATM deposits are not accepted.

1,2 Tax Year: The IRS allows HSA account holders to make contributions for the previous tax year through your normal tax filing deadline, which is typically April 15 for the current year (not including extensions). Unless otherwise noted, we will treat any contribution as a contribution for the current tax year.

Contribution Limit: Beginning in 2007, new rules apply to contributions, which may enable you to make a full year's contribution (including the catch-up amount), as long as you are an eligible individual with qualifying coverage on December 1. The maximum annual HSA contribution limit for eligible individuals and families changes each year. Please consult your employer or tax advisor for additional information.

3 Rollover Contribution: Generally, a qualifying rollover contribution to an HSA from another HSA or Archer MSA of yours must be made within 60 days of your receipt of the rollover distribution. Only one rollover distribution can generally be made within a 12 consecutive month period. You must report the distribution and amount rolled over on IRS Form 8853 (MSAs) or Form 8889 (HSAs). You may also be able to make a direct HSA trustee to HSA trustee transfer. This will require that your current trustee transfer funds directly to us. To make such a transfer or to roll over funds from an HRA, or FSA or an IRA, please go to Forms & Requests on Citizens Bank HSA Online Banking or call the Citizens Bank HSA PhoneBank at 888-784-4584 to receive the appropriate form. If you need additional information, please contact your tax advisor.

4 Corrective Deposit: If there is clear and convincing evidence that amounts were distributed from an HSA because of a mistake in fact due to reasonable cause, the account holder may repay the mistaken distribution no later than April 15 following the first year that the account holder knew or should have known the distribution was a mistake.

For more information about HSAs, see IRS Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans (available from the IRS Web site at www.irs.gov) or consult with your tax advisor.