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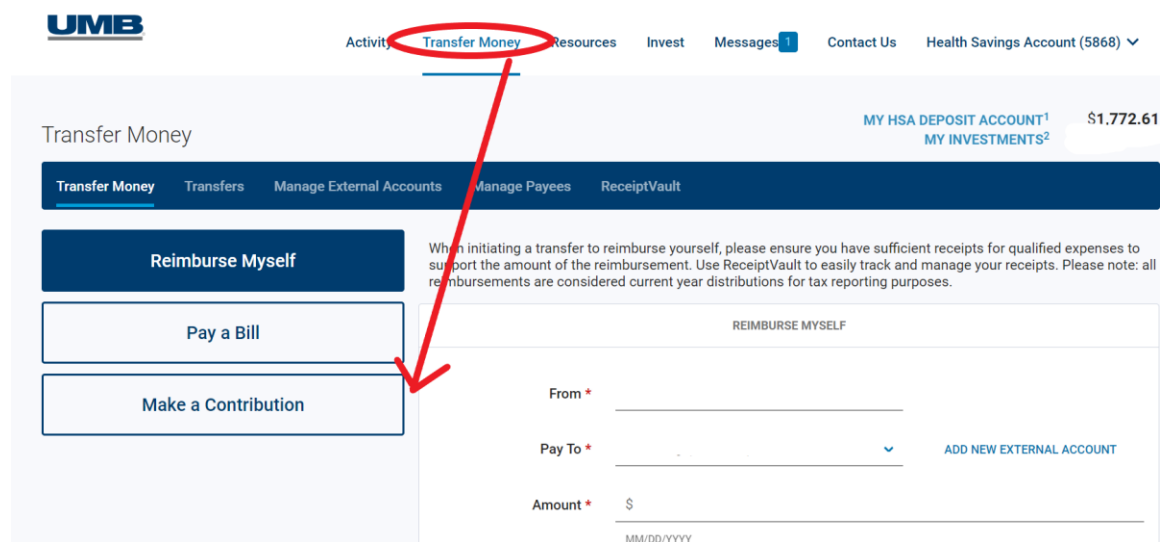
## How to Make a Contribution to Your HSA (outside of payroll)

You have two ways to make a contribution to your HSA outside of payroll contributions.

- 1) Use this form <https://content.umb.com/file?uuid=85f55a27-364b-476b-a955-1bba0cd8a37d> and send the form to the address on the form along with a check made out to you for the amount of your contribution. Please be sure you write your HSA account number on your check! Your HSA account number can be found on your HSA statement.
- 2) Go to your UMB HSA Home page, [www.hsa.umb.com](http://www.hsa.umb.com) and log into your secure online portal and follow the instructions below.

### Making a Contribution Online.

After getting into your HSA online account, look for the “Transfer Money” link at the top of the page and navigate to the “Make a Contribution” tile and click the tile.



The screenshot shows the UMB HSA online portal. At the top, the UMB logo is on the left, and navigation links for 'Activity', 'Transfer Money', 'Resources', 'Invest', 'Messages 1', 'Contact Us', and 'Health Savings Account (5868)' are on the right. The 'Transfer Money' link is circled in red. Below the navigation bar, the 'Transfer Money' section is displayed, with a balance of '\$1,772.61' shown. A sub-navigation bar includes 'Transfer Money', 'Transfers', 'Manage External Accounts', 'Manage Payees', and 'ReceiptVault'. On the left, there are three buttons: 'Reimburse Myself', 'Pay a Bill', and 'Make a Contribution'. A red arrow points from the 'Transfer Money' link in the top navigation to the 'Make a Contribution' button. The main content area shows a form titled 'REIMBURSE MYSELF' with fields for 'From \*', 'Pay To \*', and 'Amount \*', along with an 'ADD NEW EXTERNAL ACCOUNT' link and a date field 'MM/DD/YYYY'.

Once you click “Make a Contribution”, a new page appears that allows you to add an external banking account. An external funding account is a bank account—either another UMB account or an account with another financial institution—that you can use to fund contributions to your HSA account. NOTE: it takes a few steps and days to link your external account within your HSA Online banking.

Transfer Money
MY HSA DEPOSIT ACCOUNT<sup>1</sup> \$1,772.61  
MY INVESTMENTS<sup>2</sup>

Transfer Money
Transfers
Manage External Accounts
Manage Payees
ReceiptVault

Reimburse Myself

Pay a Bill

Make a Contribution

When making a contribution, please ensure you are currently enrolled in a qualified HDHP and within the yearly maximum contribution limit. If you are having HSA payroll deductions taken, contact your Benefits Administrator to ensure you do not exceed the contribution maximum. Contributions initiated after 9 p.m. CST will be posted the next business day. You may cancel or edit a scheduled contribution before 7 a.m. CST of the scheduled contribution date.

YTD Contributions: \$961.50

Contribution Limits<sup>3</sup> ⓘ  
Individual = \$3,850.00  
Family = \$7,750.00  
Catch-up = \$1,000.00

[View Account Setting](#)

MAKE A CONTRIBUTION

From \*  ▾

ADD NEW EXTERNAL ACCOUNT

You will need to follow the directions below so that UMB can verify that the account you are linking is valid. If you want to use an external account to fund contributions to your HSA, you must first verify that the external account is a valid one. UMB makes two small (less than \$1) deposits to the external account, and then you enter those amounts to verify the account. (UMB immediately reverses the small deposits.) Follow the steps below:

**For security purposes, UMB Bank verifies all external accounts prior to making this feature available.**

**STEP 1**

After adding your external account, UMB Bank will make two test deposits into your external account.

**STEP 2**

In 2-3 business days, review the account activity of your external bank account to identify the two deposits from UMB Bank.

**STEP 3**

Return to your UMB Bank HSA. Navigate to Transfer Money, then Manage External Accounts. Click the "VERIFY" link next to the external account.

After you follow these steps and enter the two small amounts you see in your external account, you will be able to make a contribution to your HSA from that account. These will be after tax contributions and need to follow the IRS set limit maximums.

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From \* Checking (\*\*\*\*5539) \$356.41 ▼

[ADD NEW EXTERNAL ACCOUNT](#)

Pay To \* Health Savings Acco... (\*\*\*\*5868) \$1,772.61

Amount \* \$

Memo

Apply To  Current Year  Prior Year

one-time future contribution

MAKE THIS A RECURRING CONTRIBUTION

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Recurring No ▼

[Request Contribution](#)