

Enrolling in the Money Market Sweep

By selecting the Money Market Sweep* option, you may be able to earn higher yields on excess cash in your HSA Base Deposit Account, while maintaining immediate access to these funds to pay for qualified medical expenses.

- After establishing online access to your UMB HSA, log in to your account from umb.com or by clicking [here](#).
- A new screen will appear with your personal HSA information. You can view your account balance, transaction history, and perform other account management functions. Select "Manage Your Investment Accounts" from the left side menu.
- A new screen will appear, summarizing UMB's HSA Investment Options. Scroll to the bottom of the page, and click:

[Enter HSA Investment Portal](#)

- This will take you to the UMB HSA Investment Portal, shown below. You can learn more about investment options by selecting any of the links on the left menu. **NOTE: The enrollment package listed on the left menu is there for your reference (i.e. Custodial Agreement Amendments) and SHOULD NOT BE COMPLETED if you want to enroll online as described below.**
- When you are ready to enroll, select the "Enroll" blue hyperlink in the Money Market Fund Sweep section as shown below.
- Follow the 5 easy steps, selecting "I Agree", "Next", or "Continue" at the bottom of each page until you are returned to the UMB Investment Portal. Within 2-3 days your nightly sweep will be activated! Please note: after successfully enrolling, the hyperlink in the Money Market paragraph will change from "Enroll" to "Disable".
- Should you ever decide to disable the Money Market Sweep, simply return to the Investment Portal and click "Disable". All funds in the Money Market will be returned to your HSA Base Deposit Account and the Sweep will be disabled within 2 business days.
- If you have questions or need assistance with enrollment, please call UMB's Customer Support Center at: (866) 520-4472.



*Deposits up to the \$1,000 peg balance in the Base Deposit Account are FDIC insured. While enrolled in the Money Market Sweep, any funds over the peg balance are an investment in a money market mutual fund that is not insured by the FDIC or any other governmental agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

Not FDIC Insured • May Lose Value • No Bank Guarantee

umb.com
(866) 520-4HSA (4472)