

HSA Resources – Brokerage Set-Up Instructions

The following instructions detail the steps required to add brokerage services to your Health Savings Account (you must have an existing HSA with HSA Resources before you can establish brokerage services)

1 Complete the HSA Resources Brokerage Addendum

First, you must agree to some changes to your HSA custodial agreement. You can read and agree to the changes online. After you agree to the Addendum (accessible by going to HSAResources and selecting: *Accounts, Brokerage, Open a Brokerage Account and Open Trading Account*) you will automatically be forwarded to the optionsXpress web site to complete your brokerage application.



2 Complete the Brokerage Application

Next, you complete the Brokerage Application online. This agreement sets forth the trading agreement between you and optionsXpress. After completing online, you must print, sign and send your brokerage application (please be certain you have included your ACH Instructions) to:

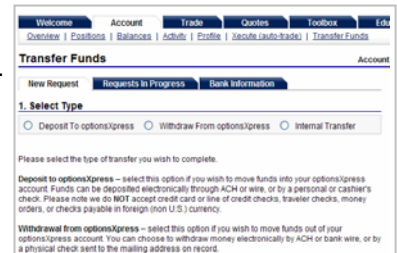
optionsXpress
39 S. LaSalle Street, Suite 220
Chicago, IL 60603

You will be notified by email when your application has been received and again when your account has been opened (this process usually takes about 3- 5 days).



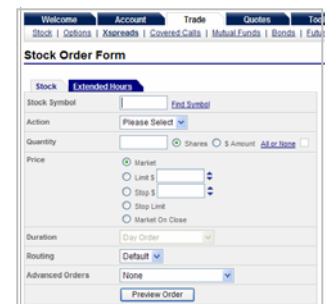
3 Transfer Funds into your Brokerage Account

After you receive notification that your brokerage account has been opened, you need to transfer funds into your brokerage account in order to begin trading. To do this login to your [brokerage account](#), within the *Account* tab select *Transfer Funds, Bank Information*. You should see *Stearns Bank or HSA Resources* listed – if not you need to wait until the link is established. This process usually takes about 2-3 days. Select *Transfer Funds*, proceed to *New Request* and select *Deposit to optionsXpress*, enter the amount and *Submit*. Your funds should be in your account within 1-2 business days. To get funds back into your HSA checking account you need to reverse this process.



4 Start Trading

Login to your [brokerage account](#) and execute trades. You may login to your account directly via optionsXpress or through HSAResources by selecting *Accounts, Brokerage, Brokerage Login*.



Questions? Just call us at 866.757.4727 x 2