

# HSA

*Looking for ways to make healthcare more affordable for you and your employees?*

## *Health Savings Account*

**One of today's most effective tools for achieving healthcare savings is a High Deductible Health Plan with a Health Savings Account.**

If you offer a High Deductible Health Plan as part of your compensation package, NBT Bank can assist you and your employees with Health Savings Accounts they need. We offer a comprehensive program that features:

- An HSA expert at every branch who will visit your business to educate your employees and open accounts
- An interest-bearing checking account with a free debit card and free checks
- Free account access online and via phone
- Free eStatements and check images
- A CD option to invest excess funds as balances build over time



**For more information and access to our HSA experts, contact your local NBT Banker using the information on the back of this flyer.**



800.NBT.BANK [www.nbtbank.com](http://www.nbtbank.com)

# HSA

## *NBT Bank Branches*

### *Health Savings Account*

For more information and access to our HSA experts,  
contact your local NBT Banker:

#### **Glens Falls**

Deborah Prendergast, Branch Manager  
86 Glen Street  
Glens Falls, NY 12801  
518-745-5269

#### **Queensbury**

Marc Monahan, Branch Manager  
242 Quaker Road  
Queensbury, NY 12804  
518-793-8841

#### **South Glens Falls**

Laura Sipowicz, Branch Manager  
110 Main Street  
South Glens Falls, NY 12803  
518-798-2180

