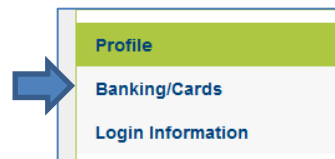
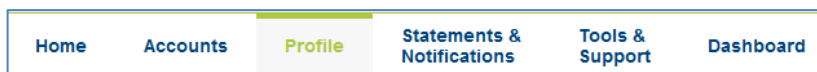


Guide to Setting up a Bank Account

Through your online account, you can set up a bank account (checking/savings) to receive direct deposit reimbursements, make repayments to a Medical FSA, and make a distribution or contribution to a Health Savings Account (HSA).

Step 1: [Log In](#). To access your account online go to www.discoverybenefits.com. Click the Login button and then select Reimbursement Account.

Step 2: Select the 'Profile' tab and choose the 'Banking/Cards' link.



Step 3: Select 'Add Bank Account'.

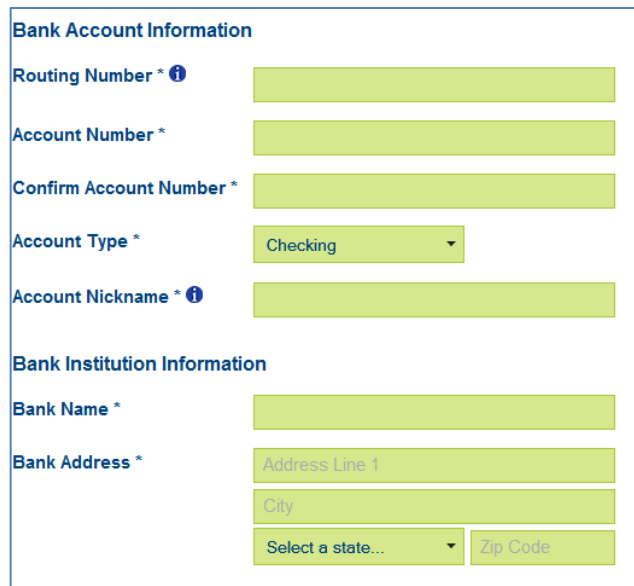
Step 4: Enter the bank account (checking/savings) information in to the required fields.

NOTE: The Routing Number will auto-populate the Bank Institution Information when you tab to the next field. Select the 'Submit' button.

Step 5: Answer a Security Question.

Step 6: Check the boxes for what plans you would like set up associated to the bank account entered. Click the 'Continue' button.

Step 7: Validate the bank account as outlined below. The direct deposit process will be in a hold status until the bank account is validated.

A form titled 'Bank Account Information' with the following fields:

- Routing Number * (text input)
- Account Number * (text input)
- Confirm Account Number * (text input)
- Account Type * (dropdown menu, currently showing 'Checking')
- Account Nickname * (text input)
- Bank Institution Information section:
 - Bank Name * (text input)
 - Bank Address * (text input)
 - Address Line 1 (text input)
 - City (text input)
 - Select a state... (dropdown menu)
 - Zip Code (text input)

- A test deposit between \$0.01 and \$0.99 followed by an immediate withdrawal will be made into the designated bank account within 1-3 business days of direct deposit submission. *

08/28/2014	Electronic Deposit Discovery Benefi	\$0.63
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- Once you see the deposit in your bank account, log in to your Discovery Benefits account at www.discoverybenefits.com. Click on the activation link in the message center section on the home tab and enter the deposit amount in the format \$0.00. **Please note:** Discovery Benefits withdraws the test amount almost immediately after the test deposit is made into your account. Not having an available balance may result in an overdraft of your bank account.

