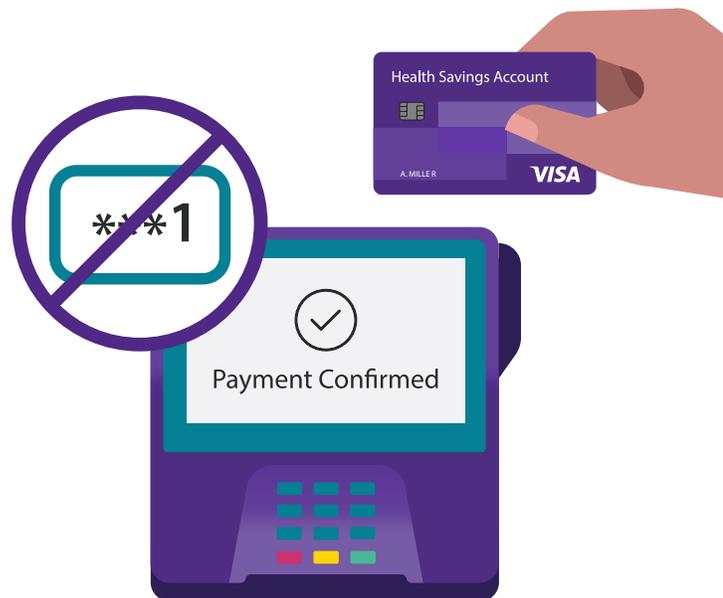


Remember what to do when using your HealthEquity® Visa® Debit Card

Your HealthEquity Visa card¹ is a great way to pay for healthcare expenses.



When you make a payment with your HealthEquity Visa card, you may be prompted to enter a PIN. However, you may not know, remember or even have a PIN, or the transaction may be declined even though you have entered the correct PIN. If you have difficulties with obtaining an approval when using your HealthEquity Visa card, follow these guidelines to avoid incorrectly declined transactions:

- 1. When paying with your HealthEquity Visa card, select “credit” if that option is available.**
- 2. If you’re asked to enter a PIN, simply select “credit” to bypass the PIN request and run the card as usual.**
- 3. If the first two steps don’t result in a successful transaction, let the cashier know that your card does not have a PIN, and they should be able to help.**

Pay your healthcare expenses with your HealthEquity Visa card.

1. This card is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. This card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.

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