

## How to set up direct deposit

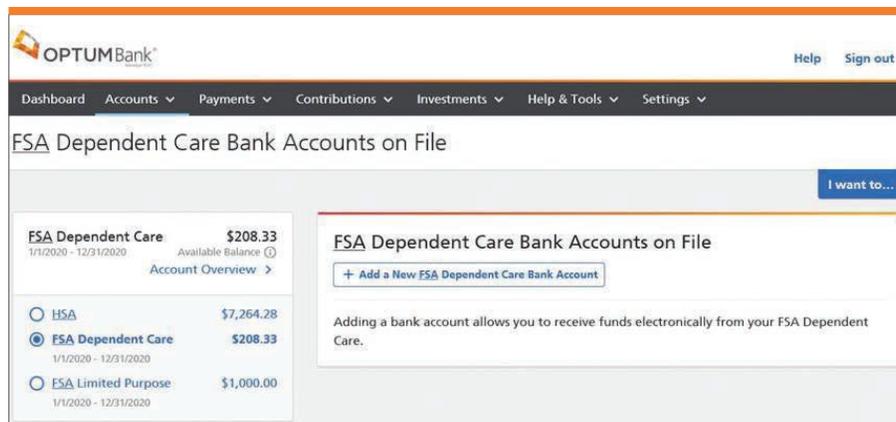


### Set up direct deposit for your Optum Financial health account(s)

Link a personal checking or savings account to transfer funds between that account and your Optum Financial health account(s).

#### Adding an account

1. Sign in to **optumbank.com/tennessee**.
2. From the top menu, select **Settings**, and then **Bank Accounts**.
3. Select the radio button next to the health account you want to link to a personal account. Select the **Add a New Bank Account** button. You'll need to do this for each of your health accounts, individually.

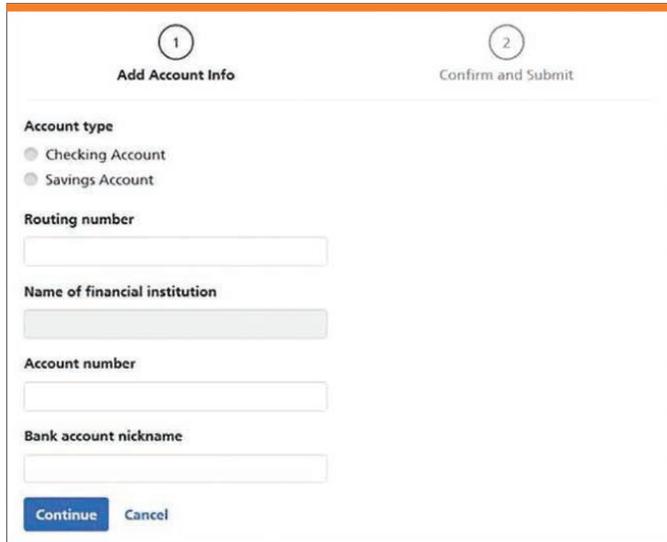


The screenshot shows the OptumBank website interface. At the top, there is a navigation bar with the OptumBank logo, a 'Help' link, and a 'Sign out' link. Below the navigation bar is a menu with options: Dashboard, Accounts, Payments, Contributions, Investments, Help & Tools, and Settings. The main content area is titled 'FSA Dependent Care Bank Accounts on File'. On the left, there is a list of accounts with their balances and a button for 'Account Overview'. On the right, there is a section titled 'FSA Dependent Care Bank Accounts on File' with a button to '+ Add a New FSA Dependent Care Bank Account' and a brief explanation of adding a bank account.

Account Type	Balance
FSA Dependent Care	\$208.33
HSA	\$7,264.28
FSA Dependent Care	\$208.33
FSA Limited Purpose	\$1,000.00

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4. On the **Add Account Info** screen, select checking or savings account and fill out required information. Once you populate the routing number and account number, the bank nickname field will auto-populate with the bank name. Select **Continue**.



1 Add Account Info

2 Confirm and Submit

Account type

Checking Account

Savings Account

Routing number

Name of financial institution

Account number

Bank account nickname

Continue Cancel

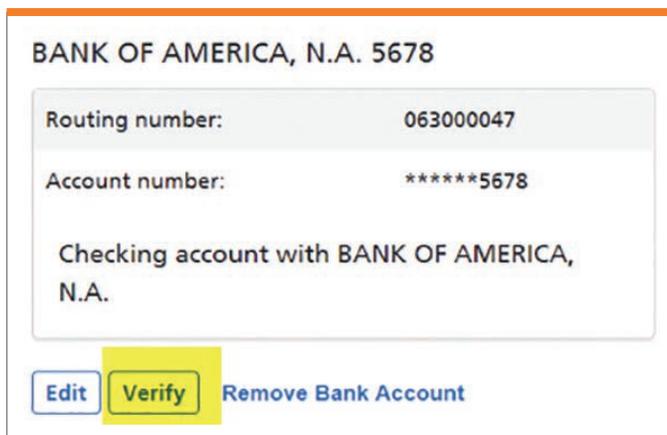
5. Confirm the information entered is correct and select **Add this Bank Account**.  
If an edit is needed, select the **Edit** button.
6. To link another health account to a personal checking or savings account, repeat steps 3–5.

## Verifying an account

Within 1–2 business days, two small test deposits from Optum Financial will be made to the personal account you just added. Take note of these amounts, as they will be used to complete direct deposit setup.

**Please note:** If your bank account was previously verified with Optum Financial, it does not need additional verification and you may skip the remaining steps to set up direct deposit. If it's a new bank account, then it will need to be verified by following the steps below.

1. Sign in to **optumbank.com/tennessee**.
2. From the top menu, select **Settings**, and then **Bank Accounts**.
3. Any account previously set up will be listed. If the box underneath the account information says "verify," you will need to input the two test deposit amounts.



BANK OF AMERICA, N.A. 5678

Routing number: 063000047

Account number: \*\*\*\*\*5678

Checking account with BANK OF AMERICA, N.A.

Edit Verify Remove Bank Account

4. Select the **Verify** button. Enter in each test deposit amount with no decimals (e.g., if \$0.21 cents and \$0.05 cents were deposited into your external account, enter 21 and 05). Select **Submit**.

**Note:** If the test deposit amounts are entered incorrectly three times, you'll need to start over by removing and re-adding the external account information. You will then need to wait 2–3 business days to receive new test deposits.

CORRECT	
<b>DEPOSIT 1</b>	21
<b>DEPOSIT 2</b>	05
BANK OF AMERICA, N.A. 5678	
Routing Number: 063000047	Deposit Amount \$ 0.
Account Number: **5678	Deposit Amount \$ 0.
Financial Institution: BANK OF AMERICA, N.A.	
Account Type: CHECKING	<b>Submit</b> <b>Cancel</b>

## Removing an account

Follow these steps to remove a linked personal account if needed.

1. Sign in to **optumbank.com/tennessee**.
2. From the top menu, select **Settings** and then **Bank Accounts**.
3. Any account previously set up will be listed. Select **Remove Bank Account**.
4. A pop-up window will appear to confirm. Select **I'm Sure**.

## Have questions? We're here to help.

Please visit [optumbank.com/tennessee](https://optumbank.com/tennessee) or call **1-866-600-4984**, 24/7, excluding major U.S. holidays.



[optumbank.com/tennessee](https://optumbank.com/tennessee)

Health savings accounts are individual accounts offered or administered by Optum Bank®, Member FDIC, a subsidiary of Optum Financial, Inc., are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. Flexible spending accounts are administered by Optum Financial, Inc., and are subject to eligibility and restrictions. This communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.

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