

# HSA: THE TRIPLE WIN STRATEGY



## BANKS WIN

- **Deposit Growth** – Predictable payroll-driven inflows
- **Fee Income** – Multiple revenue streams
- **Customer Stickiness** – Average balance \$4,476 vs. typical checking
- **Competitive Edge** – Financial wellness differentiation

## EMPLOYERS WIN

- **89%** say financial wellness reduces attrition
- **81%** report improved recruitment
- Streamlined benefits administration
- Enhanced employee satisfaction



## EMPLOYEES WIN



- Tax-advantaged savings (triple tax benefit)
- Healthcare cost management
- Long-term wealth building
- Professional financial guidance

*HSA's bridge the gap between commercial and consumer banking for maximum relationship value.*

**LEARN MORE AT [DPATH.COM/BANK!](https://dpath.com/bank)**