

HSA Owner Net Interest Rate Schedule

HSA owner net interest effective as of February 1, 2023:

HSA Balance	Interest Rate	Annual Percent Yield (APY)
\$0.01 - \$1,999.99	.05%	0.05%
\$2,000 - \$4,999.99	.10%	0.05% - 0.08%
\$5,000 - \$9,999.99	.15%	0.08% - 0.12%
10,000 - \$24,999.99	.20%	0.12% - 0.17%
\$25,000+	.40%	0.17% - 0.40%

Interest on your account cash balance is calculated and compounded daily. Interest is paid on the average daily balance according to the funds held within each tier and that tier's associated interest rate. Interest is credited to the HSA monthly as of the last business day of the statement cycle. Accounts closed prior to the end of their statement cycle will not be paid any accrued but not yet credited interest. Interest rates and balance tiers are subject to change at any time.

Refer to your custodial agreement for details on how the owner net interest is determined and for complete terms and conditions related to your account.

