

HEALTHEQUITY[®] HEALTH SAVINGS ACCOUNT (HSA) INTEREST RATE SCHEDULE

Effective Aug. 1, 2011

HealthEquity[®] health savings account (HSA) balances are FDIC-insured and interest-bearing, letting account holders safely grow their HSA balances. HealthEquity calculates and compounds interest monthly based on the applicable rate for your balance in each tier (see chart). HealthEquity then credits interest to your HSA each month on the last business day of the statement cycle.

For example, if your account has an average daily balance of \$7,500 in a given month, you earn .05% on the first \$2,000, .15% on the next \$3,000, and .70% on the next \$2,500. This calculation is made for each balance tier at each month-end based on your account's average daily balance for the month.

Balance Tier	Average Daily Account Balance	Interest Rate	APY
Tier 1	\$0.01–\$2,000.00	0.05%	0.05%
Tier 2	\$2,000.01–\$5,000.00	0.15%	0.15%
Tier 3	\$5,000.01–\$10,000.00	0.70%	0.70%
Tier 4	\$10,000.01+	1.50%	1.51%

APY means annual percentage yield. Fees may lower the APY.
Interest rates may vary for select accounts and are subject to change.

If you close your HSA before accrued interest is credited, you won't earn interest that month.

HealthEquity is the nation's oldest and largest dedicated health savings trustee. It helps individuals and families build health savings while it helps employers spend less on benefits through innovative integrated health care account (HSA, HRA, FSA, VEBA) administration and investment platforms backed by 24/7/365 service, personalized savings strategies, and consumer education.