

# HealthEquity HSA cash interest rate schedule

By default, your HSA cash balance is interest bearing and FDIC insured. Interest is calculated and compounded monthly. Interest is paid on the average daily collected balance according to the funds held within each tier and that tier's associated interest rate (FDIC Tiering Method B). Interest is credited to the HSA monthly as of the last business day of the statement cycle. HSAs closed prior to the end of their statement cycle will not be paid any accrued interest. Interest rates and balance tiers are subject to change at any time.

Refer to your monthly statements or call a HealthEquity specialist for current rates and conditions.

## HSA FDIC cash

Interest bearing & FDIC insured

Balance Tier	Average Daily Account Balance	Interest Rate <sup>1</sup>	APY <sup>2</sup>
Tier 1	\$0.01 - \$2,000.00	0.05%	0.05%
Tier 2	\$2,000.01 - \$7,500.00	0.10%	0.05% to 0.09%
Tier 3	\$7,500.01 - \$10,000.00	0.20%	0.09% to 0.12%
Tier 4	Over \$10,000.00	0.40%	0.12% to 0.37%

<sup>1</sup>Rates in effect as of October 1, 2013.

<sup>2</sup>APY means Annual Percentage Yield. Fees reduce earnings.

## HSA Yield Plus cash

Interest bearing & non-FDIC insured

Balance Tier	Average Daily Account Balance	Interest Rate <sup>3</sup>	APY <sup>4</sup>
Tier 1	\$0.01 - \$2,000.00	0.10%	0.10%
Tier 2	\$2,000.01 - \$7,500.00	0.25%	0.10% - 0.21%
Tier 3	\$7,500.01 - \$10,000.00	1.00%	0.21% - 0.41%
Tier 4	Over \$10,000.00	1.50%	0.41% - 1.40%

You can view your current HSA balance allocations on your monthly statements or by logging on to the Member Portal.

<sup>3</sup>Rates in effect as of June 1, 2014.

<sup>4</sup>APY means Annual Percentage Yield. Fees reduce earnings.

**HealthEquity**<sup>®</sup>  
Building Health Savings<sup>™</sup>

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