

Health Savings Account (HSA) Interest Rate Schedule

Effective Date July 1, 2023

Tier	Balance	Interest Rate	APY
Tier I	\$0.01 - \$4,999.99	0.05%	0.05%
Tier II	\$5,000.00 - \$9,999.99	0.10%	0.10%
Tier III	\$10,000.00 - \$24,999.99	0.15%	0.15%
Tier IV	\$25,000.00 - \$49,999.99	0.20%	0.20%
Tier V	\$50,000.00 and over	0.50%	0.50%

The interest rate and Annual Percentage Yield (“APY”) applicable to the entire balance in your Account on any given day will depend on which of the five specific balance ranges your daily Account balance falls within on that day. The five balance ranges are described above, and the initial interest rate and APY currently applicable to each are disclosed next to the particular balance level.

Balance Levels

We reserve the right to change the interest rate and annual percentage yield on your Deposit Account at any time at our sole discretion. We are not required to notify you in advance of those changes. We also reserve the right to change the balance levels on which different rates of interest may be paid.

Interest will be credited to your Deposit Account at the end of each monthly **statement cycle** and will be compounded monthly. If you close your Deposit Account before interest is credited, you will not receive any accrued (but not yet credited) interest. We use the daily balance method to calculate interest on your Deposit Account. This method applies a daily periodic rate to the balance in your Deposit Account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (i.e., checks).

Fees could reduce the earnings on the account.