

Further by HealthEquity

# Health Savings Account Interest Rate Schedule

Tier	Average Daily Cash Balance <sup>3</sup>	Enhanced <sup>1</sup>				Basic <sup>2</sup>
		Further Premium HSA	Further Value HSA	BasicSaver	FreeSaver	Select HSA
		APY <sup>4</sup>	APY <sup>4</sup>	APY <sup>4</sup>	APY <sup>4</sup>	APY <sup>4</sup>
1	\$0.01 - \$2,499.99	0.35%	0.05%	0.15%	0.00%	0.05%
2	\$2,500.00 - \$9,999.99	0.45%	0.10%	0.15%	0.00%	0.07%
3	\$10,000.00 - \$14,999.99	0.50%	0.10%	0.20%	0.00%	0.07%
4	\$15,000 - \$24,999.99	0.60%	0.15%	0.30%	0.00%	0.10%
5	\$25,000 +	0.70%	0.20%	0.45%	0.00%	0.10%

- Your HSA program may allow you to select a different interest rate option through the Interest Rates page accessible through your account dashboard.
- Funds invested in Enhanced are NOT federally insured but remain liquid in your HSA for spending or investing as desired.<sup>5</sup>

## Questions? We're here for you 24/7.

844.351.6856 | [my.HealthEquity.com](https://my.HealthEquity.com)

<sup>1</sup>Enhanced Rates option consists of interest-bearing group annuity contracts issued by participating insurance companies for your HSA cash balance. Principal and interest are subject to risk of loss and not covered by deposit insurance. Interest rates are subject to change.

<sup>2</sup>The Basic option is a federally insured option for your HSA cash balance. Cash funds are held in an FDIC- or NCUA-insured institution and are eligible for deposit insurance, subject to applicable requirements and limitations. Interest rates are subject to change.

<sup>3</sup>The rate for the applicable tier will apply for your entire cash balance.

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

<sup>5</sup>Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. Investing may not be suitable for everyone and before making any investments, review the fund's prospectus.