

## Health Savings Account (HSA) Interest Rate Schedules

Interest rates may vary based on your HSA Deposit Account option.

### WealthCare Saver HSA Deposit Account

Account Balance	Interest Rate	Annual Percentage Yield
\$0.01 - \$1,999.99	0.04%	0.04%
\$2,000.00 - \$9,999.99	0.05%	0.04% - 0.05%
\$10,000.00 - \$24,999.99	0.06%	0.05% - 0.06%
\$25,000.00 or greater	0.08%	0.06% - 0.08%

### WealthCare Saver High-Yield HSA Deposit Account

Account Balance	Interest Rate	Annual Percentage Yield
\$0.01 - \$1,999.99	0.08%	0.08%
\$2,000.00 - \$9,999.99	0.15%	0.08% - 0.14%
\$10,000.00 - \$24,999.99	0.36%	0.14% - 0.27%
\$25,000.00 or greater	0.80%	0.27% - 0.80%

The Annual Percentage Yield (APY) shown is effective as of May 1, 2022. Rates are subject to change after an account is opened, and fees may reduce earnings.

WealthCare Saver\* is the Custodian of your HSA. The Custodian will determine the applicable interest rate payable on the balance of your Deposit Account. The Custodian shall not pay or apply an interest rate that in its reasonable discretion violates any applicable law, regulation, or custodian policy. At its discretion and without further notice to you, the Custodian may change the interest rate and APY on your Deposit Account at any time after your HSA is opened. The Custodian will provide notice of any such change in accordance with applicable laws.

The daily balance method applies a daily periodic rate to the principal in the Deposit Account each day. Interest is compounded monthly and credited monthly to your Deposit Account. Interest begins to accrue no later than the business day that the account holder receives credit for the deposit of non-cash items (for example, checks). Interest is paid based on the Deposit Account balance within each interest rate tier creating a blended interest rate for the entire Deposit Account balance (for example, a WealthCare Saver HSA Deposit Account with a \$7,000 balance would earn 0.04% on the first \$1,999.99 and 0.05% on the next \$5,000.01, while a WealthCare Saver High-Yield HSA Deposit Account with a \$7,000 balance would earn 0.08% on the first \$1,999.99 and 0.15% on the next \$5,000.01). The interest rate and APY is based on the balance in your Deposit Account. If you close your Deposit Account, interest accrued, but not yet credited to your Deposit Account will not be paid. If you direct a change to your Deposit Account option, the new applicable interest rate will be effective on the first day of the following month.

Please refer to the Health Savings Account Custodial Agreement for other important terms and conditions.

\*WealthCare Saver is a dba of Alegeus Technologies, LLC, a licensed Non-Bank Custodian.