



HSA Cash Interest Rate Schedule

Your HSA Cash Account is interest-bearing and FDIC-insured. Interest is calculated and compounded monthly based upon the average daily collected balance (ADCDB). Interest earned is based upon the ADCDB within each ACDB range and that tier’s given interest rate (FDIC Tiering Method B).

The following rates are effective as of October 1st, 2022:

Tier	Average Daily Collected Balance	Interest Rate	Annual Percentage Yield (APY) Range
Tier 1	\$0.01 - \$2,000.00	0.06%	0.06%
Tier 2	\$2,000.01 - \$7,500.00	0.13%	0.06% - 0.11%
Tier 3	\$7,500.01 - \$10,000.00	0.25%	0.11% - 0.17%
Tier 4	Over \$10,000.00	0.50%	0.17% - 0.49%