

# HSA Net Owner Interest Rate Schedule

Annual percentage rates of interest are as of October 1, 2020:

HSA Account Balance	Annual Interest Rate
\$0 - \$1,999.99	.01%
\$2,000 - \$4,999.99	.03%
\$5,000 - \$24,999.99	.10%
\$25,000+	.20%

Note: Interest rates are subject to change without notice.

The interest rate is applicable to the entire balance in your HSA and will depend on the portion of your daily balance that is within each tier in the above chart. The interest will begin to accrue when a contribution is posted to your account. Interest is compounded and credited to your HSA monthly. If you close your HSA before interest is credited, you then forfeit any interest for that month. Refer to your custodian agreement for details on how the net owner interest rate is determined.

