

Growing Your HSA Funds

Whether financing your healthcare expenses for today or investing for your future, HSA Bank provides account growth options to meet your needs.

Bank Account

Your Health Savings Account (HSAs) is an interest-bearing bank account, which is FDIC-insured through Webster Bank, N.A. We credit your account each month with the interest you've earned based on your daily account balance. HSA Bank uses a tiered rate* structure, which means that higher balances earn higher rates of interest.

* Rates are based on the Annual Percentage Yield (APY). Interest rates and APYs are subject to change, at our discretion, at any time. Account fees may reduce earnings. Please refer to www.hsabank.com for current rates.

Investment Accounts

HSA Bank offers investment options with TD Ameritrade and DEVENIR.

- **TD Ameritrade Self-Directed Brokerage Option**
TD Ameritrade provides you with access to stocks, bonds and thousands of mutual funds. Trading fees may be applied by TD Ameritrade.
- **DEVENIR Mutual Fund Selection Option**
You can invest your HSA funds in a pre-selected group of no-load mutual funds covering a range of fund families and asset classes. An annual fee of \$24 is deducted from the mutual fund account, prorata.

A comparison of the two investment options is provided in the table below. You can obtain more information about these investment options at www.hsabank.com/investments.

	TD Ameritrade Self-Directed Brokerage	DEVENIR Mutual Fund Selection Investment Option
Access to mutual funds	Yes	Yes
Pre-selected suite of mutual funds	No	Yes
Access to stocks	Yes	No
Access to bonds	Yes	No
Annual fee	No	Yes
Trading fees	Yes	No
Online trading	Yes	Yes
Phone trading	Yes	No
Online access to investment resources (prospectus, reports, investment tools)	Yes	Yes
Online funds transfer capability	Yes	Yes

HSA Bank does not provide brokerage services; brokerage services are provided by TD Ameritrade and DEVENIR. You may incur a \$3.00 monthly fee for investment accounts. You can avoid this fee if your HSA has a minimum daily balance of \$5,000. The minimum daily balance does not include funds that you may have in an investment account. Investment accounts are not FDIC insured, may lose value and are not a deposit account or other obligation of HSA Bank. Investment accounts are not bank guaranteed or guaranteed by any federal government agency. Self-directed investment accounts are the sole responsibility of the account owner. HSA Bank does not offer investment advice. HSA Bank receives compensation from TD Ameritrade for performing certain services. HSA Bank and other business entities receive compensation from DEVENIR for providing various services to the funds, including distribution (12b-1) and service fees. Investment losses which are replaced are subject to the annual contribution limits of the HSA.

For assistance, please contact Client Assistance Center

(800) 357-6246 Monday – Friday, 7 a.m. – 9 p.m., CT

www.hsabank.com

605 N. 8th Street, Ste. 320, Sheboygan, WI 53081

HSA[®]**BANK**[®]
National Leader in Health Savings Accounts.
A Division of Webster Bank, N.A., Member FDIC