



Important Information About Your Account

Interest Rate Disclosure

Cash Account balances are initially invested in an FDIC-insured interest-bearing account with WEX Inc., as custodian for your Health Savings Account (HSA).

The following interest rate and Annual Percentage Yield (APY) apply and are effective as of May 1, 2020.

Cash Account Balance	Interest Rate	Annual Percentage Yield (APY)
\$0.01 - \$1,999.99	0.01%	0.00% - 0.01%
\$2,000 - \$4,999.99	0.03%	0.01% - 0.02%
\$5,000 - \$9,999.99	0.05%	0.02% - 0.04%
\$10,000 - \$24,999.99	0.10%	0.04% - 0.07%
\$25,000 and up	0.20%	0.07% - 0.20%

The daily balance method is to calculate interest on your Cash Account. This method applies a daily periodic rate to the principal balance in your Cash Account each day. Interest rates will be paid only for the portion of your daily balance that is within each tier. The interest rate and APY may change at WEX Inc.'s discretion, at any time. Interest begins to accrue no later than the business day that a credit is received in your Cash Account for the deposit of noncash items (for example, checks). Interest is compounded and credited to your Cash Account monthly. If you close your Cash Account before interest is credited, you will not receive the accrued interest for that month.

The maximum balance allowed in your Cash Account is based on the investment transfer threshold established by your Administrator, or you, if allowed by your Administrator. Amounts over this threshold will be automatically swept to your Investment Account as described in the Custodial Agreement and Disclosure Statement. Mutual funds are not FDIC insured, have no bank guarantee and may lose value.

WEX Inc. does not provide legal, tax or investment advice to HSA Accountholders. Contact a qualified accountant, attorney or investment adviser for legal, tax or investment advice.