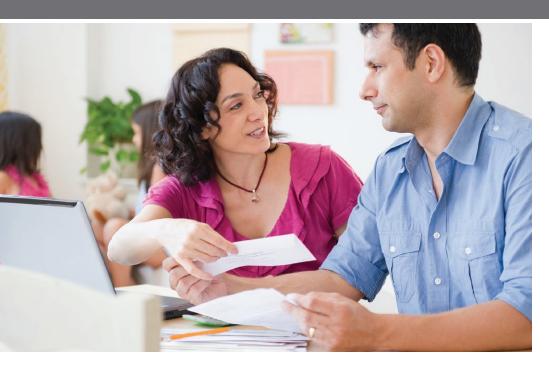


Deposit account rate schedule



Deposit account rate schedule

Account balances are initially deposited in an FDIC-insured, interest-bearing deposit account with Optum Bank[®]. Educational support tools and information are available via the website (www.mycdh.optum.com) and Optum Consumer Services at the number on the back of your payment card.

Health savings account current interest rates

4 tiers: 0.05 to 1.00 percent

Account balance	Interest rate	Annual percentage yield (APY)*
\$0 to \$999.99	0.05%	0.05%
\$1,000 to \$2,499.99	0.15%	0.05% to 0.11%
\$2,500 to \$14,999.99	0.25%	0.11% to 0.23%
\$15,000 +	1.00%	0.23% to 1.00%

The disclosed annual percentage yield is effective as of 01/01/2016. Interest rates apply to those portions of the minimum daily ledger balance within each tier. This results in a blended APY based on the range of tiers containing a balance. The posted annual percentage yield is a range that shows the lowest and highest annual percentage yields for each tier. The low figure for an APY range is calculated based on the total

amount of interest earned for a year assuming the minimum principal required to earn the interest rate for that tier. The high figure for an APY range is based on the amount of interest paid on the highest principal that could be deposited to earn that same interest rate. For example, if \$3,000 is deposited into the account, the first \$999.99 will earn a rate of 0.05%; \$1,500 earns a rate of 0.15 percent; and the remaining \$500.01 earns a rate of 0.25 percent. In this case, the \$3,000 deposited into the account would earn a 0.13 percent APY.

Interest rates currently offered are determined at the bank's discretion and may change daily. We use the daily balance method to calculate interest on all deposit accounts. This method applies a daily periodic rate to the principal in the account each day. Interest on your deposit begins to accrue on the business day we receive credit for the deposit in your account. The interest rate and annual percentage yield on your checking account may change. Interest will be compounded daily and credited to your account monthly. If you close your account before interest is credited you will not receive the accrued interest.

Health savings account investment** options

When the account balance exceeds the minimum balance threshold established for your group, you may choose to invest dollars over that amount into the mutual fund options. Investment products, including shares of mutual funds, are not deposits or obligations of, or guaranteed by Optum Bank[®] or any of its affiliates, nor are they insured by the FDIC, or any other government agency. An investment in such products involves investment risk, including possible loss of principal.

**Investments are not FDIC insured, are not guaranteed by Optum Bank®, and may lose value.

Health savings accounts (HSAs) are individual accounts offered by Optum Bank[®], Member FDIC, and are subject to eligibility and restrictions, including but not limited to, restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.



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