

VEBA Direct Interest Rates

Base balance:	Account crediting rates ¹
\$0 - \$499	0.25%
\$500 - \$999	0.25%
\$1,000 - \$1,499	0.40%
\$1,500 - \$2,499	0.40%
\$2,500 to \$4,999	0.40%
\$5,000 to \$9,999	0.50%
\$10,000 to \$24,999	0.75%
\$25,000 to \$49,999	1.00%
\$50,000 or greater	1.25%

Basic investment account ²	
Base balance funds³ in excess of:	\$1,000.00
Basic investment account service fee⁴	\$18.00 per account per year

¹ As of January 2013 and are subject to change at any time based upon market conditions.

² Basic investment account – Account invested in a diversified family of 26 mutual funds selected for SelectAccount by Devenir Investment Advisors, LLC with Charles Schwab Trust Company as custodian.

³ Base balance funds – Participants must maintain or replenish a minimum balance of \$1,000 in the HSA Base Balance before additional funds may be invested in the Basic Investment account.

⁴ Basic investment account service fee – The fee will be deducted from the participant’s Basic Investment Account balance. Zero balance investment accounts will not be charged a fee.