



## Commerce Bank – Health Savings Account (HSA) Interest Information

The Commerce Bank Health Savings Account (HSA) is a deposit account that is FDIC-insured and earns an interest rate. Any interest earned on contributions to an HSA accumulates tax-free.

**Effective 12/01/2015 the applicable interest rate to the Commerce Bank Health Savings Account deposit balances are:**

Daily Balance	Interest Rate	Annual Percentage Yield (APY)
\$0.01 - \$2,499.99	.300%	.30% APY
\$2,500.00 – 9,999.99	.598%	.60% APY
\$10,000.00 and up	.995%	1.00% APY

*The Commerce Bank HSA accounts will earn interest. At the bank's discretion, the bank may change the interest rate and annual percentage yield at any time on your account. Your interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest on your account will be compounded continuously and credited on your monthly statement date. The bank uses the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the balance in your account each day. If an account is closed before accrued interest is credited, you will not receive any accrued interest.*

*No minimum balance required to open the account.*

*Annual Percentage Yield accurate as of date listed in Interest Information. Rates may change after the account is opened. Fees may reduce earnings.*