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## Growing your HSA funds through investments

This article provides information about growing your health savings account (HSA) funds through investments.

Our HSA investment tools are integrated directly into your online account to streamline the investment process. You will be able to manage all of your investments in one place. We also offer an investment guidance tool within your online account to help determine which investments may be right for you. See [How to use the health savings account \(HSA\) investment guidance tool for instructions](#).

You can access funds for short-term healthcare needs while you grow funds for long-term financial security.

Your HSA contributions can go one of three places:

### Cash account (default account)

Your funds start out in an interest-bearing, FDIC-insured cash account. There is no minimum deposit required for opening an HSA. Once your balance in the cash account reaches your minimum threshold, you have additional options.

Important: The interest rates and annual percentage yields (APYs) set forth in the schedule below may change at any time at our discretion.

Cash Account Balance	Interest Rate	APY
\$0.01 - \$1,999.99	0.05%	0.05%
\$2,000 - \$4,999.99	0.10%	0.05% - 0.08%
\$5,000 - \$9,999.99	0.15%	0.08% - 0.12%
\$10,000 - \$24,999.99	0.20%	0.12% - 0.17%
\$25,000 and up	0.40%	0.17% - 0.40%

### Interest-bearing account

After you accumulate the minimum required by your plan (usually \$1,000 or \$2,000) in your cash account, excess funds can be transferred into an interest-bearing, FDIC-insured account in \$100 increments. Once you set up a minimum threshold for the cash account, funds are automatically transferred between the cash and interest-bearing accounts as cash account fund levels increase or decrease above or below the threshold. Interest rates are variable, but tend to be higher than those for the cash account.

For more information, see [How to set up your health savings account \(HSA\) investments and transfer money to your investment account](#) and [How to manage your health savings account \(HSA\) investments in your online account](#).

### Mutual funds

This is where your investment flexibility becomes a reality. At any time, you can invest funds from your interest-bearing account in a wide variety of mutual fund options. You can view these options in your online account. Mutual fund shares may be automatically sold to bring the cash account balance to the established minimum threshold when necessary.

**Important:** As with any mutual fund, your HSA investments are not FDIC-insured and are made at your own risk. They are not guaranteed by WEX or the fund custodian, and they may lose value.

You can view this article at:

<https://wexbenefitskb.egain.cloud/system/templates/selfservice/dbika/help/agent/locale/en-US/portal/308900000001002/content/PROD-2269/Growing-your-HSA-funds-through-investments>