

All Health Savings Account (HSA) Certificates of Deposit require a corresponding HSA Checking account. The opening deposit and any subsequent deposits/withdrawals must flow through the HSA Checking account. HSA CDs comply with federal laws and guidelines. It is the responsibility of the account holder to keep a record of deposits so that annual contribution limits are not exceeded and to substantiate that withdrawals are used for qualified medical expenses.

Qualifications to Open an HSA	<ul style="list-style-type: none"> You must have insurance coverage under a qualified high-deductible health plan (HDHP) that is HSA compatible. If the policy has co-pays, it is not an HDHP. You cannot have any other first-dollar medical coverage. Supplemental insurance is permitted. You cannot be enrolled in Medicare. You cannot be claimed as a dependent on someone else's tax return.
Qualified Medical Expenses	<ul style="list-style-type: none"> You may use the money in the account to pay for any qualified medical expense permitted under federal law (see IRS Publication 502) such as medical care and services, dental care, vision care, over-the-counter medications (only with a doctor's prescription). You may use the money in the account to pay for your own medical expenses, or those for your spouse and dependent children. You can pay for expenses of your spouse and dependents even if they are not covered under the HDHP. It is your responsibility to document that withdrawals made from your HSA are for qualified medical expenses.
Contributions	<ul style="list-style-type: none"> Maximum contribution is \$4,300 for 2025 if you have self-only coverage. Maximum contribution is \$8,550 for 2025 if you have family coverage. You can also make a catch-up contribution of \$1,000 to your own HSA if you are age 55 or older. Your spouse is not permitted to make their catch-up contribution into your HSA. You may contribute the maximum amount to your HSA regardless of the month you become eligible. However, you must stay in the plan 12 months following the last month of the year of the first year of eligibility. It is your responsibility to keep a record of deposits to ensure you don't exceed the annual contribution limit.

Health Savings Account (HSA) Regular Certificate of Deposit

Minimum Deposit to Open	\$500 from a Lake City Bank HSA Checking account		
Requirements	<ul style="list-style-type: none"> You must maintain an active Lake City Bank HSA Checking account for the term of the HSA Regular CD. If you close your Lake City Bank HSA Checking account before the end of the term, we will close the HSA Regular CD (subject to early withdrawal penalty). All deposits/withdrawals to an HSA Regular CD must flow through the corresponding Lake City Bank HSA checking account. 		
Renewal	Your HSA Regular CD will automatically renew at maturity to an HSA Regular CD at the interest rate and APY in effect on the maturity date for the term specified for automatic renewals in Section F Certificates of Deposit in the Personal Account Terms and Conditions. An active HSA Checking account is required for renewal.		
Annual Yield Disclosure These interest rates and Annual Percentage Yields (APYs) are accurate as of and may be changed at any time without prior notice. Call (888) 522-2265 for more information.	Term	Interest Rate	Annual Percentage Yield (APY)
	3 - 5 months	0.20%	0.20%
	6 - 11 months	0.20%	0.20%
	12 - 23 months	0.20%	0.20%
	24 - 35 months	0.35%	0.35%
	36 - 59 months	0.35%	0.35%
	60 months and more	0.50%	0.50%
Interest Payment	Interest is compounded and credited annually to the HSA Regular CD. For terms less than 12 months, interest is compounded and credited at maturity to the HSA Regular CD.		

For additional rules and penalties associated with your account, see Personal Account Terms and Conditions and Personal Administrative Charges Disclosure. Penalty for early withdrawal.

Health Savings Account (HSA) Companion Certificate of Deposit

Minimum Deposit to Open	\$1,000 from a Lake City Bank HSA Checking account		
Requirements	<ul style="list-style-type: none"> You must maintain an active Lake City Bank HSA Checking account for the term of the HSA Companion CD. If you close your Lake City Bank HSA Checking account before the end of the term, we will close the HSA Companion CD (subject to early withdrawal penalty). All deposits/withdrawals to an HSA Companion CD must flow through the corresponding HSA checking account. 		
Renewal	Your HSA Companion CD will automatically renew at maturity to an HSA Regular CD at the interest rate and APY in effect on the maturity date for the term specified for automatic renewals in Section F Certificates of Deposit in the Personal Account Terms and Conditions. An active HSA Checking account is required for renewal.		
Annual Yield Disclosure These interest rates and Annual Percentage Yields (APYs) are accurate as of _____ and may be changed at any time without prior notice. Call (888) 522-2265 for more information.	Term	Interest Rate	Annual Percentage Yield (APY)
	3 months	4.00%	4.00%
	6 months	3.70%	3.70%
	9 months	3.40%	3.40%
	13 months	3.50%	3.50%
	18 months	3.25%	3.25%
	27 months	3.25%	3.25%
	44 months	3.00%	3.00%
	60 months	3.00%	3.00%
Interest Payment	Interest is compounded and credited annually to the HSA Companion CD. For terms less than 12 months, interest is compounded and credited at maturity to the HSA Companion CD.		

For additional rules and penalties associated with your account, see Personal Account Terms and Conditions and Personal Administrative Charges Disclosure. Penalty for early withdrawal.

Health Savings Account (HSA) Rate-Riser Certificate of Deposit

Minimum Deposit to Open	\$1,000 from a Lake City Bank HSA Checking account		
Requirements	<ul style="list-style-type: none"> You must maintain an active Lake City Bank HSA Checking account for the term of the HSA Rate-Riser CD. If you close your Lake City Bank HSA Checking account before the end of the term, we will close the HSA Rate-Riser CD (subject to early withdrawal penalty). All deposits/withdrawals to an HSA Rate-Riser CD must flow through the corresponding HSA checking account. 		
Early Redemption	You may make a one-time early redemption after the first 7 days of the term without penalty provided the full amount is reinvested into a Lake City Bank HSA CD, except any type of HSA Freedom CD or HSA Rate-Riser CD product. You must reinvest with a term not less than the remaining term on the original certificate.		
Renewal	Your HSA Rate-Riser CD will automatically renew at maturity to an HSA Regular CD at the interest rate and APY in effect on the maturity date for the term specified for automatic renewals in Section F Certificates of Deposit in the Personal Account Terms and Conditions. An active HSA Checking account is required for renewal.		
Annual Yield Disclosure These interest rates and Annual Percentage Yields (APYs) are accurate as of _____ and may be changed at any time without prior notice. Call (888) 522-2265 for more information.	Term	Interest Rate	Annual Percentage Yield (APY)
	24 months	2.25%	2.25%
	48 months	2.50%	2.50%
Interest Payment	Interest is compounded and credited annually to the HSA Rate-Riser CD.		

For additional rules and penalties associated with your account, see Personal Account Terms and Conditions and Personal Administrative Charges Disclosure. Penalty for early withdrawal may apply.

Health Savings Account (HSA) Freedom Certificate of Deposit

Minimum Deposit to Open	\$5,000 from a Lake City Bank HSA Checking account		
Requirements	<ul style="list-style-type: none"> You must maintain an active Lake City Bank HSA Checking account for the term of the HSA Freedom CD. If you close your Lake City Bank HSA Checking account before the end of the term, we will close the HSA Freedom CD (subject to early withdrawal penalty). All deposits/withdrawals to an HSA Freedom CD must flow through the corresponding HSA checking account. 		
Transactions	<ul style="list-style-type: none"> You may make deposits of \$1,000 or more from your Lake City Bank HSA Checking account to your HSA Freedom CD at any time. You are allowed one withdrawal without penalty (minimum \$1,000) per calendar month. Withdrawn funds must be deposited to your HSA Checking account. You must wait 7 days before making a withdrawal from a deposit. In addition, you must maintain a minimum 7 day separation between withdrawals occurring in consecutive calendar months. We may assess a penalty of 360 days' interest on withdrawals that do not meet these requirements. If the balance of an HSA Freedom CD drops below \$5,000, we may assess a penalty of 360 days' interest and we may rewrite the HSA Freedom CD as an HSA Regular CD at the current interest rate and APY in effect for HSA Regular CDs for the remaining portion of the term. 		
Renewal	Your HSA Freedom CD will automatically renew at maturity to an HSA Freedom CD at the interest rate and APY in effect on the maturity date. An active HSA Checking account is required for renewal.		
Annual Yield Disclosure These interest rates and Annual Percentage Yields (APYs) are accurate as of and may be changed at any time without prior notice. Call (888) 522-2265 for more information.	Term	Interest Rate	Annual Percentage Yield (APY)
	12 months	1.00%	1.00%
Interest Payment	Interest is compounded and credited annually to the HSA Freedom CD.		

For additional rules and penalties associated with your account, see Personal Account Terms and Conditions and Personal Administrative Charges Disclosure. Penalty for early withdrawal may apply.

Health Savings Account (HSA) Freedom Plus Certificate of Deposit

Minimum Deposit to Open	\$10,000 from a Lake City Bank HSA Checking account		
Maximum Balance Allowed	\$10,000,000 per tax ID number		
Requirements	<ul style="list-style-type: none"> You must maintain an active Lake City Bank HSA Checking account for the term of the HSA Freedom Plus CD. If you close your Lake City Bank HSA Checking account before the end of the term, we will close the HSA Freedom Plus CD (subject to early withdrawal penalty). All deposits/withdrawals to an HSA Freedom Plus CD must flow through the corresponding HSA checking account. 		
Transactions	<ul style="list-style-type: none"> You may make deposits of \$1,000 or more from your Lake City Bank HSA Checking account to your HSA Freedom Plus CD at any time. You are allowed one withdrawal without penalty (minimum \$1,000) per calendar month. Withdrawn funds must be deposited to your HSA Checking account. You must wait 7 days before making a withdrawal from a deposit. In addition, you must maintain a minimum 7 day separation between withdrawals occurring in consecutive calendar months. We may assess a penalty of 360 days' interest on withdrawals that do not meet these requirements. If the balance of an HSA Freedom Plus CD drops below \$10,000, we may assess a penalty of 360 days' interest and we may rewrite the HSA Freedom Plus CD as an HSA Regular CD at the current interest rate and APY in effect for HSA Regular CDs for the remaining portion of the term. 		
Renewal	Your HSA Freedom Plus CD will automatically renew at maturity to an HSA 12 month Freedom CD at the interest rate and APY in effect on the maturity date. An active HSA Checking account is required for renewal.		
Annual Yield Disclosure These interest rates and Annual Percentage Yields (APYs) are accurate as of and may be changed at any time without prior notice. Call (888) 522-2265 for more information.	Term	Interest Rate	Annual Percentage Yield (APY)
	18 months	2.25%	2.25%
Interest Payment	Interest is compounded and credited annually to the HSA Freedom Plus CD.		

For additional rules and penalties associated with your account, see Personal Account Terms and Conditions and Personal Administrative Charges Disclosure. Penalty for early withdrawal may apply.