



## HRPro announces “Consumer-Defined Investments Sweeps”!

**A great feature that gives you more control and flexibility over how your HSA funds are allocated.**

At HRPro, we want to provide you with more control and flexibility over how your HSA funds are held and invested. That is why we are so pleased to introduce a feature called “consumer-defined investment sweeps.”

Currently, by default, you have an automatic sweep of funds to an interest bearing account or mutual funds within your Investment Account once your Cash Account reaches \$2,000. Our new consumer-defined investment sweep feature allows you to increase the balance maintained in your Cash Account to whatever level works best for you. More cash means more dollars available immediately, to pay medical expenses online or using your debit card.

To change your investment sweep preferences:

1. Log in to your HSA account at [www.hrpro.com](http://www.hrpro.com)
2. On the Home Page tab, click the “Manage Investments” button on left side of screen.
3. This will open your Accounts/Investments page. Click “Setup Investment Transfers” this opens a popup window to define your sweep amount when your cash balance exceeds \$2000. You may change your sweep amount on this page.
4. In the “**Transfer Funds to Investment When My Cash Balance Exceeds**” field, enter a maximum amount that you want to hold in your Cash Account. The amount you enter must be represented in increments of \$100. For example, you can enter \$2,700 or even \$50,000, but you MAY NOT enter an uneven amount, such as \$2,850. Balances in excess of the limit you set will automatically sweep to your Investment Account.

For example, if you enter \$4,000, once your Cash Account balance reaches \$4,100.01 or above, the amount over \$4,000 will automatically sweep to your Investment Account.

If you do nothing, funds in excess of your \$2,000 Cash Account balance will continue to sweep to your Investment Account as they have in the past. You are free to change the amount you hold in your Cash Account at any time. There is no requirement that you make a decision now.

The following interest rate and Annual Percentage Yield (APY) will apply to balances in your Cash Account effective June 1, 2015.

Cash Account Balance	Interest Rate*	Annual Percentage Yield (APY)
\$0.01 - \$1,999.99	0.05%	0.0% - 0.05%
\$2,000.00 - \$4,999.99	0.10%	0.05% - 0.08%
\$5,000.00 - \$9,999.99	0.25%	0.08% - 0.17%
10,000.00 - \$24,999.99	0.50%	0.17% - 0.37%
\$25,000.00 and up	1.00%	0.37% - 1.01%

\*Interest rates will be paid only for the portion of your daily balance that is within each tier.

*If you have any questions, please contact us at 1-800-989-8776*