



Consumer Deposit Rates

AZ ID NM NV OR UT WA

7 Month CD Special:

\$1,000 minimum to open (\$500 minimum to open for minors)
Product effective 4/1/2020 and subject to change.

\$1,000 - \$500,000
With Eligible[†] Checking: Interest Rate/APY% **0.30/0.30**

Without Eligible[†] Checking: Interest Rate/APY% **0.20/0.20**

[†] Eligible checking accounts include Free, Green, Stellar Plus or Select Checking

Fixed Rate Certificates of Deposit:

\$1,000 minimum to open (\$500 minimum for minors). A penalty may be assessed for early withdrawal.

Choice of Terms	\$1,000 + Rate/APY %	\$90,000 + Rate/APY %	Renewal Term
14 Days - 2 Months	N/A	0.10/0.10	14 Days - 2 Months
3 Months	0.05/0.05	0.10/0.10	3 Months
4 - 5 Months	0.10/0.10	0.15/0.15	4 - 5 Months
6 - 11 Months	0.15/0.15	0.20/0.20	6 - 11 Months
12 - 17 Months	0.20/0.20	0.25/0.25	12 - 17 Months
18 - 23 Months	0.20/0.20	0.25/0.25	18 - 23 Months
24 - 35 Months	0.20/0.20	0.25/0.25	24 - 35 Months
36 - 47 Months	0.30/0.30	0.35/0.35	36 - 47 Months
48 - 59 Months	0.35/0.35	0.40/0.40	48 - 59 Months
60 Months	0.40/0.40	0.45/0.45	60 Months

Savings:

\$25 minimum to open. \$100 minimum to earn interest. \$100 minimum balance to waive \$3 monthly service charge. \$10 minimum to open a minor's account. No monthly service charges for minors.

\$100 + Interest Rate/APY%
.10/0.10

Stellar Plus Checking:

\$25 minimum to open. \$10,000 minimum to earn interest. Service charge is based on your average daily balances each month.

Interest Rate/APY%
.05/0.05

Service Charge if either of the two qualifiers are met:	Minimum Average Balance in Stellar Plus Checking*	Min Average Balance in Related Accounts*
\$0	\$20,000	\$100,000
\$3	\$10,000	\$50,000
\$8	Less Than \$10,000	Less than \$50,000

*qualifiers

Money Market:

\$25 minimum to open. \$1,000 minimum to earn interest and avoid \$10 service charge.

\$1,000 - \$89,999 Interest Rate/APY%
.05/0.05

\$90,000 + Interest Rate/APY%
.10/0.10

Gold Money Market:*

\$25 minimum to open. \$1,000 minimum to earn interest and avoid \$10 service charge.

\$1,000 - \$14,999 Interest Rate/APY%
.20/0.20

\$15,000 + Interest Rate/APY%
.25/0.25

*Not available for IRAs

Effective 1/1/2021 and subject to change.

Ask us about interest rates and Annual Percentage Yields (APYs) for accounts over \$1 million. Service Charges or withdrawals will reduce earnings. Please ask us for details.



Business Deposit Rates

AZ ID NM NV OR UT WA

7 Month CD Special:

\$1,000 minimum to open
Product effective 4/1/2020 and subject to change.

\$1,000 - \$500,000
With Eligible[†] Checking: Interest Rate/APY% 0.30/0.30

Without Eligible[†] Checking: Interest Rate/APY% 0.20/0.20

[†] Eligible checking accounts include Simple Business or Stellar Business Interest Checking

Fixed Rate Certificates of Deposit:

\$1,000 minimum to open. A penalty may be assessed for early withdrawal.

Choice of Terms	\$1,000 + Rate/APY %	\$90,000 + Rate/APY %	Renewal Term
14 Days - 2 Months	N/A	0.10/0.10	14 Days - 2 Months
3 Months	0.05/0.05	0.10/0.10	3 Months
4 - 5 Months	0.10/0.10	0.15/0.15	4 - 5 Months
6 - 11 Months	0.15/0.15	0.20/0.20	6 - 11 Months
12 - 17 Months	0.20/0.20	0.25/0.25	12 - 17 Months
18 - 23 Months	0.20/0.20	0.25/0.25	18 - 23 Months
24 - 35 Months	0.20/0.20	0.25/0.25	24 - 35 Months
36 - 47 Months	0.30/0.30	0.35/0.35	36 - 47 Months
48 - 59 Months	0.35/0.35	0.40/0.40	48 - 59 Months
60 Months	0.40/0.40	0.45/0.45	60 Months

Business Savings:

\$25 minimum to open. \$200 minimum to earn interest and avoid \$5 monthly service charge.

Interest Rate/APY%
.10/0.10

Stellar Business Interest Checking:

\$100 minimum to open. \$1,000 minimum to earn interest. \$2,000 minimum to avoid \$15 service charge.

\$1,000 - \$9,999 Interest Rate/APY%
.02/0.02

\$10,000 + Interest Rate/APY%
.05/0.05

Business Money Market

\$100 minimum to open. \$1,000 minimum to earn interest and avoid \$12 monthly service charge.

\$1,000 - \$89,999 Interest Rate/APY%
.05/0.05

\$90,000 + Interest Rate/APY%
.10/0.10

Premium Business Money Market

\$100 minimum to open. \$1,000 minimum to earn interest and avoid \$12 monthly service charge. Maximum \$100,000 deposit per client.

\$1,000 - \$14,999 Interest Rate/APY%
.20/0.20

\$15,000 + Interest Rate/APY%
.25/0.25

Effective 1/1/2021 and subject to change. Ask us about interest rates and Annual Percentage Yields (APYs) for accounts over \$1 million. Service Charges or withdrawals will reduce earnings. Please ask us for details.