



# Consumer Deposit Rates

AZ, ID, NV, NM, OR, TX, UT & WA Regions

## CD Specials:

\$1,000 minimum deposit to open (\$500 for minors). Deposits over \$1 million are subject to approval. A penalty may be assessed for early withdrawal. Promotion may be discontinued at any time.

Terms	Without Qualifying <sup>2</sup> Checking: Rate/APY%	With Qualifying <sup>2</sup> Checking or \$25,000 New Money: Rate/APY%	Renewal Term
4-5 Months	Not Available	4.16/4.25	4 - 5 Months
7 Months	4.06/4.15	4.16/4.25	6 - 11 Months
13 Months	3.82/3.90	3.92/4.00	12 - 17 Months
19 Months	3.34/3.40	3.44/3.50	18 - 23 Months

## Fixed Rate Certificates of Deposit:

\$1,000 minimum deposit to open (\$500 for minors). Deposits over \$1 million are subject to approval. 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	See Above	Listed CD	Specials
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	0.20/0.20	0.25/0.25	36 - 47 Months
48 - 59 Months	0.25/0.25	0.30/0.30	48 - 59 Months
60 Months	0.30/0.30	0.35/0.35	60 Months

## Gold Money Market:

Not available for new accounts or for IRAs. \$1,000 minimum<sup>1</sup> to earn interest and avoid \$10 service charge. Promotion may be discontinued at any time.

\$1,000 - \$14,999	Interest Rate/APY%	0.25/0.25
\$15,000 +	Interest Rate/APY%	0.30/0.30

**Effective 1/22/2025 and subject to change.** Interest rates and Annual Percentage Yields (APYs) for accounts over \$1 million are subject to approval. Service charges or withdrawals will reduce earnings. Please ask us for details.

<sup>1</sup>Daily Balance

<sup>2</sup>Qualifying checking accounts include Free, Rewards, Premium Rewards, Interest or Select Checking.

## High Yield Money Market:

\$25 initial deposit to open. \$1,000 minimum<sup>1</sup> to avoid \$10 service charge. *Not available for IRAs.* Promotion may be discontinued at any time.

\$0 - \$89,999	Interest Rate/APY%	1.24/1.25
\$90,000 - \$249,999	Interest Rate/APY%	1.49/1.50
\$250,000 - \$499,999	Interest Rate/APY%	1.59/1.60
\$500,000 +	Interest Rate/APY%	1.98/2.00

## Money Market:

\$25 initial deposit to open. \$1,000 minimum<sup>1</sup> to earn interest and avoid \$10 service charge.

\$1,000 - \$89,999	Interest Rate/APY%	0.15/0.15
\$90,000 +	Interest Rate/APY%	0.20/0.20

## Start Savings:

\$25 initial deposit. No minimum to earn blended rate interest. No monthly service charge. Checking account required to open.

\$0 - \$500	Interest Rate/APY%	4.88/5.00
\$500.01 - \$1,000	Interest Rate/APY%	2.47/2.50
\$1,000 +	Interest Rate/APY%	0.10/0.10

## Savings:

\$25 initial deposit to open. \$100 minimum<sup>1</sup> to earn interest and avoid \$3 service charge.

\$100 +	Interest Rate/APY%	0.10/0.10
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## Minor Savings:

\$10 initial deposit to open and earn interest. No monthly service charge.

\$10 +	Interest Rate/APY%	0.99/1.00
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## Interest Checking:

\$25 initial deposit to open. \$5,000 minimum average daily balance, or \$50,000 in eligible accounts, to avoid \$12 service charge.

\$0- \$99,999	Interest Rate/APY%	0.10/.10
\$100,000- \$249,999	Interest Rate/APY%	0.15/.15
\$250,000 +	Interest Rate/APY%	0.25/.25



## Business Deposit Rates

AZ, ID, NV, NM, OR, TX, UT & WA Regions

### CD Specials:

\$1,000 minimum deposit to open. Deposits over \$1 million are subject to approval. A penalty may be assessed for early withdrawal. Promotion may be discontinued at any time.

Terms	Without Qualifying <sup>2</sup> Checking: Rate/APY%	With Qualifying <sup>2</sup> Checking or \$25,000 New Money: Rate/APY%	Renewal Term
4-5 Months	Not Available	4.16/4.25	4-5 Months
7 Months	4.06/4.15	4.16/4.25	6 - 11 Months
13 Months	3.82/3.90	3.92/4.00	12 - 17 Months
19 Months	3.34/3.40	3.44/3.50	18 - 23 Months

### Fixed Rate Certificates of Deposit:

\$1,000 minimum deposit to open (\$500 for minors). Deposits over \$1 million are subject to approval. 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	See Above	Listed CD	Specials
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	0.20/0.20	0.25/0.25	36 - 47 Months
48 - 59 Months	0.25/0.25	0.30/0.30	48 - 59 Months
60 Months	0.30/0.30	0.35/0.35	60 Months

Effective 1/22/2025 and subject to change. Interest rates and Annual Percentage Yields (APYs) for accounts over \$1 million are subject to approval. Service charges or withdrawals will reduce earnings. Please ask us for details.

<sup>1</sup>Daily Balance

<sup>2</sup>Qualifying checking accounts include any Business Checking.

### Business Premium Money Market:

\$100 initial deposit to open. \$1,000 minimum<sup>1</sup> to earn interest and avoid \$12 monthly service charge. Promotion may be discontinued at any time.

\$1,000 - \$14,999	Interest Rate/APY% <b>0.80/0.80</b>
\$15,000+	Interest Rate/APY% <b>0.99/1.00</b>

### Business Money Market:

\$100 initial deposit to open. \$1,000 minimum<sup>1</sup> to earn interest and avoid \$12 monthly service charge.

\$1,000 - \$89,999	Interest Rate/APY% <b>0.80/0.80</b>
\$90,000 +	Interest Rate/APY% <b>0.90/0.90</b>

### Business Savings:

\$25 initial deposit to open. \$100 minimum<sup>1</sup> to earn interest and \$200 to avoid \$5 monthly service charge.

Interest Rate/APY%	<b>0.40/0.40</b>
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### Business Interest Checking:

\$100 initial deposit to open. \$1,000 minimum<sup>1</sup> to earn interest. \$5,000 minimum to avoid \$15 service charge.

\$1,000 - \$9,999	Interest Rate/APY% <b>0.15/0.15</b>
\$10,000 +	Interest Rate/APY% <b>0.25/0.25</b>