



Consumer Deposit Rates

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

CD Specials:

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

Term	Without Eligible [†] Checking: Interest Rate/APY%	With Eligible [†] Checking or \$25,000 New Money: Interest Rate/APY%
4-5 Months	Not Available	4.88/5.00
<i>Product effective 2/14/2024 and subject to change.</i>		
7 Months	4.45/4.55	4.54/4.65
<i>Product effective 12/6/2023 and subject to change.</i>		
13 Months	4.50/4.60	4.59/4.70
<i>Product effective 7/1/2023 and subject to change.</i>		
19 Months	4.40/4.50	4.50/4.60
<i>Product effective 11/15/2023 and subject to change.</i>		

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	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

Stellar Plus Checking:

\$25 minimum to open. Service charge based on average daily balances each month.

\$0 - \$99,999	Interest Rate/APY%	.10/.10
\$100,000 - \$249,999	Interest Rate/APY%	.15/.15
\$250,000 +	Interest Rate/APY%	.25/.25
Service charge if either of the two qualifiers are met:	Min Average Balance in Stellar Plus*	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

High Yield Money Market Promotion:

\$25 minimum to open. \$1,000 minimum to avoid \$10 service charge. *Not available for IRAs or Business clients.* Product effective 10/19/2022. Promotion may be discontinued at any time.

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

Money Market:

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

\$1,000 - \$89,999	Interest Rate/APY%	.15/0.15
\$90,000 +	Interest Rate/APY%	.20/0.20

Gold Money Market:

\$25 minimum to open. \$1,000 minimum to earn interest and avoid \$10 service charge. *Not available for IRAs*

\$1,000 - \$14,999	Interest Rate/APY%	.25/0.25
\$15,000 +	Interest Rate/APY%	.30/0.30

Savings:

\$25 minimum to open. \$100 minimum to earn interest and avoid \$3 service charge.

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

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

\$10 +	Interest Rate/APY%	0.99/1.00
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Effective 4/1/2024 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.

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

*Qualifiers for Stellar Plus Checking service charge calculation



Business Deposit Rates

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

CD Specials:

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

Term	Without Eligible [†] Checking: Interest Rate/APY%	With Eligible [†] Checking or \$25,000 New Money: Interest Rate/APY%
4-5 Months	Not Available	4.88/5.00
<i>Product effective 2/14/2024 and subject to change.</i>		
7 Months	4.45/4.55	4.54/4.65
<i>Product effective 12/6/2023 and subject to change.</i>		
13 Months	4.50/4.60	4.59/4.70
<i>Product effective 7/1/2021 and subject to change.</i>		
19 Months	4.40/4.50	4.50/4.60
<i>Product effective 11/15/2023 and subject to change.</i>		

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	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

Business Interest Checking:

\$100 minimum to open. \$1,000 minimum to earn interest. \$5,000 minimum to avoid \$15 service charge.

\$1,000 - \$9,999	Interest Rate/APY% .15/0.15
\$10,000 +	Interest Rate/APY% .25/0.25

Business Premium Money Market:

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

Amount	Interest Rate/APY%
\$1,000 - \$14,999	.80/0.80
\$15,000+	.99/1.00

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% .80/0.80
\$90,000 +	Interest Rate/APY% .90/0.90

Business Savings:

\$25 minimum to open. \$100 minimum to earn interest and \$200 to avoid \$5 monthly service charge.

Interest Rate/APY%	.40/0.40
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Effective 4/1/2024 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.

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