

## Certificates of Deposit (CD) and Individual Retirement Accounts (IRA)

Work toward saving for your future, with a Certificate of Deposit (CD) or Individual Retirement Account (IRA).

A CD holds a fixed sum of money over a fixed period of time, during which you earn interest at a higher rate than a traditional savings account.

An IRA is a personal investment account that offers tax advantages as you save.

**What best fits your needs? Bank of Utah has many options.**

### Certificate of Deposit (CD)

A CD gives a guaranteed interest rate for a one-time deposit during a fixed period. Interest rates vary based on duration and investment. Find one just right for you. You can open one of our featured CDs online in just 5 minutes or less.

[Learn More](#)

### Super Saver CD

The Super Saver CD is a one-year certificate of deposit, with the added allowance of subsequent deposits during the term of the CD.

[Learn More](#)

### Certificate of Deposit Account Registry Service (CDARS)

The CDARS® program provides a safe and convenient way to access FDIC insurance protection on your money and can be a valuable treasury management or longer-term investment tool for you or your business.

[Learn More](#)

### Individual Retirement Account (IRA)

An Individual Retirement Account (IRA) is a personal savings plan that, in many cases, provides income tax advantages to individuals saving money for retirement purposes. IRAs can also be established for educational purposes.

[Learn More](#)

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