

Super Saver Certificate of Deposit

My Utah is landscapes that are otherworldly and accounts that are extraordinary.

Looking to save for a specific goal? Bank of Utah's Super Saver CD can help you grow your money. Like traditional CDs, you lock in an interest rate for a specific term, but it's unique in that you can continue to add funds to it.

This allows you to deposit more money as it becomes available to you, and prevents you from spending it once you put it in your account, making it a great way to reach any savings goal — a vacation or a down payment on a home.

The Super Saver CD has a 1-year term. You can even open it in the fall and have it ready for the holidays the following year!

This account can only be opened in our branches.

Get started by visiting one of our Bank of Utah locations.

Find A Branch

Know What to Bring

Benefits

Deposit Money Automatically

With recurring transfers that you can set up to directly move money from your checking to your Super Saver CD

Boost Your Earnings

With a low-risk savings option that earns interest, with no monthly maintenance fee attached

Pick Your Statement Method

With options that include [eStatements](https://www.bankofutah.com/personal/services-benefits/estatement-promise) or paper statements, and access to your account online

Features

- Set aside funds for a **1-year term** with the Super Saver CD.
- Open your account with a **minimum deposit of \$500**.
- You may **make deposits of \$100 or more** during your 1-year term.
- **Interest will be compounded, and credited to your account, every quarter** on accounts with terms of 1 year or more.
- **Money can only be withdrawn at maturity.** Any early withdrawal will have a penalty fee imposed.
- **This account will automatically renew at maturity** unless you provide the bank with written notice of your intent not to renew. The written notice must be provided either before the maturity date or within a grace period of 10 calendar days after maturity, which allows you to withdraw the funds without penalty.

- The interest you earn is adjusted at maturity to **match our 1-Year CD rate (see rate below)**

Terms	Min. To Open and Obtain APY	APY ¹
1 Year	\$500	5.20%

¹ Annual Percentage Yields (APY) are accurate as of May 15, 2024 and are subject to change until account is opened. Early withdrawals will have a substantial penalty imposed. Fees may reduce earnings

Interested in a different type of CD or more tailored terms and investment levels?

[See More Options](#)

[Talk to a Banker](#)



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