

Consumer Account Rates

Personal Checking Accounts

Checking Accounts	How to Open an Account	Minimum to Open	Minimum to Earn APY	Variable APY ²
Easy Checking	Online - Apply Here	\$100	—	—
Easy Checking for Students	In Branch	\$25	—	—
Evergreen	Online - Apply Here	\$100	\$500 - \$9,999.99 \$10,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$149,999.99 \$150,000 - \$199,999.99 \$200,000+	0.05% 0.15% 0.25% 0.35% 0.50% 0.65%
Thrive Checking	In Branch	\$5	—	—

Personal Savings Accounts

Savings Account	How to Open An Account	Minimum to Open	Minimum to Earn APY	Variable APY ¹
I Save	Online - Apply Here	\$100	\$500 - \$9,999.99 \$10,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$149,999.99 \$150,000.00 - \$199,999.99 \$200,000.00+	0.60% 1.14% 1.20% 1.51% 2.02% 2.07%
Children's I Save	In Branch	\$10	\$500 - \$9,999.99 \$10,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 - \$149,999.99 \$150,000.00 - \$199,999.99 \$200,000.00+	0.60% 1.14% 1.20% 1.51% 2.02% 2.07%

CD Rates (less than \$100,000)

Terms	Min. To Open and Obtain APY	APY ¹
30 Days	\$2,500	0.15%
60 Days	\$1,000	0.75%
90 Days	\$1,000	3.00%
6 Months ²	\$1,000	4.65%
1 Year	\$1,000	5.20%
15 Months ³	\$1,000	5.35%
18 Months	\$1,000	2.78%
2 Years	\$1,000	2.68%
30 Months	\$1,000	2.68%
3 Years	\$1,000	2.68%
4 Years	\$1,000	2.68%
5 Years	\$1,000	2.68%

¹Annual Percentage Yields (APY) are accurate as of April 24, 2024 and are subject to change until account is opened. Early withdrawals will have a substantial penalty imposed. Fees may reduce earnings.

²The 6-Month CD is calculated as 182 days.

³The 15-Month CD is offered exclusively to new CDs opened online as part of a limited-time promotion tailored for Bank of Utah mortgage customers.

CD Rates (\$100,000 and over)

Terms	Min. To Open and Obtain APY	APY ¹
30 Days	\$100,000	0.45%
60 Days	\$100,000	1.00%
90 Days	\$100,000	3.30%
6 Months ²	\$100,000	4.75%
1 Year	\$100,000	5.30%
2 Years	\$100,000	3.91%
30 Months	\$100,000	3.03%
3 Years	\$100,000	3.03%
4 Years	\$100,000	3.03%
5 Years	\$100,000	3.03%

¹Annual Percentage Yields (APY) are accurate as of April 24, 2024 and are subject to change until account is opened. Early withdrawals will have a substantial penalty imposed. Fees may reduce earnings.

²The 6-Month CD is calculated as 182 days.

Savings/CD Secured

Type	Rate as low as*	APR**
Savings Secured	Call for rate	Call for rate
CD Secured	Call for rate	Call for rate

Effective Date: 04/24/2024

* On approved credit and pending underwriting conditions.

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