



Rates effective as of December 12, 2025

Online Money Market Account Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Online Money Market Account | In-Market*

The rates below are offered in Utah, Idaho, Arizona, California, Colorado, Nevada, Oregon, Texas, Washington and Wyoming

Online Money Market Account In-Market* (303)

Account Balance	Rate	APY
\$0.01 to \$999.99	0.00%	0.00%
\$1,000 to \$24,999.99	2.60%	2.63%
\$25,000 to \$49,999.99	2.95%	2.99%
\$50,000 to \$99,999.99	2.95%	2.99%
\$100,000 to \$249,999.99	3.05%	3.10%
\$250,000 or more	3.05%	3.10%

1 The interest rate (rate) and annual percentage yield (APY) are variable, may change without notice, and are generally effective as of the date indicated above. In-Market and Out-of-Market rate is determined by the primary account holder's physical address.

2 Online Money Market accounts are not available for new account opening. Rates are paid based on the daily balance method, the rate earned on an account may fluctuate during a given statement period depending on the balances you keep in your account. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).