UT/WY

ZIONS BANK.

Rates effective as of October 1, 2026

Deposit Rates

Products Are Closed To New Accounts

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

Savings

Personal Ultimate Savings [1] (416)

Account Balance	Rate	APY
$0.01 to $4,999.99	0.00%	0.00%
$5,000 to $24,999.99	0.05%	0.05%
$25,000 to $49,999.99	0.10%	0.10%
$50,000 to $99,999.99	0.12%	0.12%
$100,000 to $249,999.99	0.15%	0.15%
$250,000 and more	0.15%	0.15%

Business Ultimate Savings [1] (455)

Account Balance	Rate	APY
$0.01 to $4,999.99	0.00%	0.00%
$5,000 to $24,999.99	0.05%	0.05%
$25,000 to $49,999.99	0.05%	0.05%
$50,000 to $99,999.99	0.07%	0.07%
$100,000 to $249,999.99	0.10%	0.10%
$250,000 and more	0.15%	0.15%

IRA Money Market

Gold MarketPlus IRA [1&2] (656/657-MAX)

Account Balance	Rate	APY
$0.01 to $9,999.99	0.20%	0.20%
$10,000 to $24,999.99	0.30%	0.30%
$25,000 to $49,999.99	0.30%	0.30%
$50,000 and more	0.45%	0.45%
MAXIMUM CONTRIBUTION	0.45%	0.45%

IRA Money Market [1] (658)

Account Balance	Rate	APY
$0.01 and more	0.45%	0.45%

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.

2 See disclosure for qualification