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 Internet Savings [1]- Non Relationship (417)

Account Balance	Rate	APY
$0.01 to $999.99	0.00%	0.00%
$1,000 to $49,999.99	1.65%	1.66%
$50,000 to $99,999.99	1.65%	1.66%
$100,000 to $249,999.99	1.65%	1.66%
$250,000 and more	1.65%	1.66%

Personal Internet Savings [1] - Relationship (417)

Account Balance	Rate	APY
$0.01 to $999.99	0.00%	0.00%
$1,000 to $49,999.99	1.70%	1.71%
$50,000 to $99,999.99	1.70%	1.71%
$100,000 to $249,999.99	1.70%	1.71%
$250,000 and more	1.70%	1.71%

Business Internet Savings [1]- Non Relationship (454)

Account Balance	Rate	APY
$0.01 to $2,499.99	0.00%	0.00%
$2,500 to $19,999.99	0.30%	0.30%
$20,000 to $99,999.99	0.45%	0.45%
$100,000 and more	0.55%	0.55%

Business Internet Savings [1] - Relationship (454)

Account Balance	Rate	APY
$0.01 to $2,499.99	0.00%	0.00%
$2,500 to $19,999.99	0.32%	0.32%
$20,000 to $99,999.99	0.47%	0.47%
$100,000 and more	0.57%	0.57%

Money Market

Personal Internet MMA [1]- Non Relationship (319)

Account Balance	Rate	APY
$0.01 to $2,499.99	0.00%	0.00%
$2,500 to $49,999.99	1.65%	1.66%
$50,000 to $99,999.99	1.65%	1.66%
$100,000 and more	1.65%	1.66%

Personal Internet MMA [1] - Relationship (319)

Account Balance	Rate	APY
$0.01 to $2,499.99	0.00%	0.00%
$2,500 to $49,999.99	1.70%	1.71%
$50,000 to $99,999.99	1.70%	1.71%
$100,000 and more	1.70%	1.71%

IRA Money Market

Internet IRA Money Market[1&2] (659)

Account Balance	Rate	APY
All Balances	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