ZIONS BANK

Rates Effective as of October 1, 2026

Online Money Market Account Deposit Rates

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

Online Money Market Account | Out-of-Market*

The rates below are offered in all US states, **excluding** Utah, Idaho, Arizona, California, Colorado, Nevada, Oregan,Texas, Washington and Wyoming (see separate rate sheet for in-market rates)

Online Money Market Account Out-of-Market* (303)

Account Balance	Rate	APY
$0.01 to $999.99	0.00%	**0.00%**
$1,000 to $24,999.99	2.75%	**2.79%**
$25,000 to $49,999.99	3.10%	**3.15%**
$50,000 to $99,999.99	3.10%	**3.15%**
$100,000 to $249,999.99	3.20%	**3.25%**
$250,000 or more	3.20%	**3.25%**

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 availablefor 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).