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Interest Rates and Annual Percentage Yields are current as of 06/01/2026 9:15 AM (mst)

Tier Threshold	Rate	Annual Percentage Yield
GO SMART 50 ^a		
MINIMUM OPENING DEPOSIT - \$100.00		
\$0 - \$999.99	0.10%	0.10%
\$1,000.00+	0.55%	0.55%
PREMIER ^a		
MINIMUM OPENING DEPOSIT - \$2,500.00		
\$0 - \$24,999.99	0.10%	0.10%
\$25,000.00 - \$49,999.99	0.35%	0.35%
\$50,000.00 - \$74,999.99	0.75%	0.75%
\$75,000.00 - \$99,999.99	1.00%	1.00%
\$100,000.00+	1.19%	1.20%
BUSINESS PREMIER ^a		
MINIMUM OPENING DEPOSIT - \$2,500.00		
\$0 - \$24,999.99	0.10%	0.10%
\$25,000.00 - \$49,999.99	0.35%	0.35%
\$50,000.00 - \$74,999.99	0.75%	0.75%
\$75,000.00 - \$99,999.99	1.00%	1.00%
\$100,000.00+	1.19%	1.20%
INTEREST CHECKING ^a		
MINIMUM OPENING DEPOSIT - \$1,500.00		
\$0 - \$1,499.99	0.10%	0.10%
\$1,500.00 - \$9,999.99	0.10%	0.10%
\$10,000.00 - \$24,999.99	0.30%	0.30%
\$25,000.00 - \$49,999.99	0.50%	0.50%
\$50,000.00 - \$99,999.99	0.75%	0.75%
\$100,000.00+	1.24%	1.25%
BUSINESS INTEREST ^a		
MINIMUM OPENING DEPOSIT - \$1,500.00		
\$0 - \$1,499.99	0.10%	0.10%
\$1,500.00 - \$9,999.99	0.10%	0.10%
\$10,000.00 - \$24,999.99	0.30%	0.30%
\$25,000.00 - \$49,999.99	0.50%	0.50%
\$50,000.00 - \$99,999.99	0.75%	0.75%
\$100,000.00+	1.24%	1.25%
SUPERSMART E-CHECKING (NON-QUALIFIED) ^a		
MINIMUM OPENING DEPOSIT - \$100.00		
\$0+	0.50%	0.50%
SUPERSMART E-CHECKING (QUALIFIED) ^a		
MINIMUM OPENING DEPOSIT - \$100.00		
\$0 - \$25,000.99	1.98%	2.00%
\$25,001.00+	0.50%	0.50% to 2.00%
1031 EXCHANGE ^a		
MINIMUM OPENING DEPOSIT - \$100.00		
\$0+	1.44%	1.45%
HEALTH SAVINGS INDIVIDUAL ^a		
MINIMUM OPENING DEPOSIT - \$100.00		

\$0 - \$9,999.99	0.60%	0.60%
\$10,000.00+	1.00%	1.00%

HEALTH SAVINGS FAMILY ^a

MINIMUM OPENING DEPOSIT - \$100.00

\$0 - \$9,999.99	0.60%	0.60%
\$10,000.00+	1.00%	1.00%

CONSUMER MONEY MARKET SAVINGS ^a

MINIMUM OPENING DEPOSIT - \$100.00

\$0 - \$1,499.99	0.10%	0.10%
\$1,500.00 - \$4,999.99	0.15%	0.15%
\$5,000.00 - \$9,999.99	0.20%	0.20%
\$10,000.00 - \$24,999.99	0.65%	0.65%
\$25,000.00 - \$49,999.99	0.95%	0.95%
\$50,000.00+	1.24%	1.25%

NON-CONSUMER MONEY MARKET SAVINGS ^a

MINIMUM OPENING DEPOSIT - \$100.00

\$0 - \$1,499.99	0.10%	0.10%
\$1,500.00 - \$4,999.99	0.15%	0.15%
\$5,000.00 - \$9,999.99	0.20%	0.20%
\$10,000.00 - \$24,999.99	0.65%	0.65%
\$25,000.00 - \$49,999.99	0.95%	0.95%
\$50,000.00+	1.24%	1.25%

CHRISTMAS CLUB ^a		MINIMUM OPENING DEPOSIT - \$0.00
\$0 - \$10,000.99	1.50%	1.50%
\$10,001.00+	0.00%	0.00%
6 MONTH CD ^b		MINIMUM OPENING DEPOSIT - \$500.00
\$0 - \$9,999.99	2.48%	2.50%
\$10,000.00+	3.65%	3.70%
12 MONTH CD ^b		MINIMUM OPENING DEPOSIT - \$500.00
\$0 - \$9,999.99	2.58%	2.61%
\$10,000.00+	3.70%	3.75%
18 MONTH CD ^b		MINIMUM OPENING DEPOSIT - \$500.00
\$0 - \$9,999.99	2.48%	2.50%
\$10,000.00+	3.45%	3.49%
18 MONTH FIXED IRA ^b		MINIMUM OPENING DEPOSIT - \$500.00
\$0 - \$9,999.99	2.48%	2.50%
\$10,000.00+	3.45%	3.49%
18 MONTH VARIABLE IRA ^{ab}		MINIMUM OPENING DEPOSIT - \$500.00
\$0 - \$9,999.99	2.48%	2.50%
\$10,000.00+	3.45%	3.49%
24 MONTH CD ^b		MINIMUM OPENING DEPOSIT - \$500.00
\$0 - \$9,999.99	2.33%	2.35%
\$10,000.00+	3.36%	3.40%
30 MONTH CD ^b		MINIMUM OPENING DEPOSIT - \$500.00
\$0 - \$9,999.99	2.48%	2.50%
\$10,000.00+	3.45%	3.49%
30 MONTH UPGRADE CD ^{ab}		MINIMUM OPENING DEPOSIT - \$2,500.00
\$0 - \$9,999.99	2.48%	2.50%
\$10,000.00+	3.45%	3.48%
36 MONTH CD ^b		MINIMUM OPENING DEPOSIT - \$500.00
\$0 - \$9,999.99	2.23%	2.25%
\$10,000.00+	3.45%	3.49%
36 MONTH FIXED IRA ^b		MINIMUM OPENING DEPOSIT - \$500.00
\$0 - \$9,999.99	2.23%	2.25%
\$10,000.00+	3.45%	3.49%
36 MONTH VARIABLE IRA ^{ab}		MINIMUM OPENING DEPOSIT - \$500.00
\$0 - \$9,999.99	2.23%	2.25%
\$10,000.00+	3.45%	3.49%
48 MONTH CD ^b		MINIMUM OPENING DEPOSIT - \$500.00
\$0 - \$9,999.99	2.23%	2.25%
\$10,000.00+	3.11%	3.15%
60 MONTH CD ^b		MINIMUM OPENING DEPOSIT - \$500.00
\$0 - \$9,999.99	2.33%	2.35%
\$10,000.00+	3.36%	3.40%
BUSINESS PARTNER EARNINGS CREDIT: 1.75%		MINIMUM OPENING DEPOSIT - \$0.00
\$0+	0.00%	0.00%

a) The interest rate and annual percentage yield may change after account opening
b) A penalty may be imposed for early withdrawal

Fees could reduce the earnings on the account
For current rate information call (800) 422-3488