Deposit Rate Sheet

11/6/2026
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UTAH INDEPENDENT BANK
55 S STATE STREET
SALINA, UT 84654

CURRENT RATES

	Minimum deposit to open account	Minimum balance to obtain APY	Rate	APY
CDS				
3 MONTH CD	$500.00	$0.00	2.000%	2.01%
6 MONTH CD	$500.00	$0.00	4.000%	4.06%
12 MONTH CD	$500.00	$0.00	4.200%	4.27%
18 MONTH CD	$500.00	$0.00	3.000%	3.03%
24 MONTH CD	$500.00	$0.00	3.000%	3.03%
30 MONTH CD	$500.00	$0.00	3.100%	3.14%
36 MONTH CD	$500.00	$0.00	3.200%	3.24%
60 MONTH CD	$500.00	$0.00	3.300%	3.34%
CHECKING				
NON PROFIT NOW CHECKING	$500.00			
Range: $500.00-$99,999,999,999.99		$500.00	0.100%	0.10%
NON PROFIT SUPER NOW CHECKING	$600.00			
Range: $600.00-$19,999.99		$600.00	0.050%	0.05%
Range: $20,000.00-$99,999.99		$20,000.00	0.100%	0.10%
Range: $100,000.00-$199,999.99		$100,000.00	0.100%	0.10%
Range: $200,000.00-$999,999.99		$200,000.00	4.010%	4.08%
Range: $1,000,000.00-$99,999,999,999.99		$1,000,000.00	0.010%	0.01%
NOW CHECKING	$500.00			
Range: $500.00-$99,999,999,999.99		$500.00	0.100%	0.10%
PUBLIC FUNDS NOW CHECKING	$500.00			
Range: $500.00-$99,999,999,999.99		$500.00	0.100%	0.10%
SUPER NOW CHECKING	$10,000.00			
Range: $600.00-$19,999.99		$600.00	0.400%	0.40%
Range: $20,000.00-$99,999.99		$20,000.00	0.500%	0.50%
Range: $100,000.00-$99,999,999,999.99		$100,000.00	0.600%	0.60%
IRA				
6 MONTH IRA	$500.00	$0.00	4.000%	4.06%
12 MONTH IRA	$500.00	$0.00	4.200%	4.27%
18 MONTH IRA	$500.00	$0.00	3.000%	3.03%
18 MONTH VARIABLE IRA	$500.00	$0.00	3.000%	3.03%
24 MONTH IRA	$500.00	$0.00	3.000%	3.03%
30 MONTH VARIABLE IRA	$500.00	$0.00	3.100%	3.14%
MONEY MARKET				
BUSINESS MM ACCOUNTS	$600.00			
Range: $0.00-$19,999.99		$0.00	0.500%	0.50%
Range: $20,000.00-$49,999.99		$20,000.00	1.000%	1.00%
Range: $50,000.00-$99,999.99		$50,000.00	1.500%	1.51%
Range: $100,000.00-$199,999.99		$100,000.00	2.000%	2.02%
Range: $200,000.00-$349,999.99		$200,000.00	3.000%	3.04%
Range: $350,000.00-$99,999,999,999.99		$350,000.00	3.500%	3.56%
MONEY MARKET ACCOUNTS	$600.00			
Range: $0.00-$19,999.99		$0.00	0.500%	0.50%
Range: $20,000.00-$49,999.99		$20,000.00	1.000%	1.00%
Range: $50,000.00-$99,999.99		$50,000.00	1.000%	1.00%
Range: $100,000.00-$199,999.99		$100,000.00	1.500%	1.51%
Range: $200,000.00-$349,999.99		$200,000.00	2.000%	2.02%
Range: $350,000.00-$99,999,999,999.99		$350,000.00	2.500%	2.53%
SAVINGS				
BUSINESS SAVINGS	$25.00			
Range: $0.00-$4,999.99		$0.00	0.200%	0.20%
Range: $5,000.00-$99,999,999,999.99		$5,000.00	0.300%	0.30%

MEMBER FDIC

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55 S STATE STREET
SALINA, UT 84654

CURRENT RATES

	Minimum deposit to open account	Minimum balance to obtain APY	Rate	APY
SAVINGS continued				
REGULAR SAVINGS	$25.00			
Range: $0.00-$4,999.99		$0.00	0.200%	0.20%
Range: $5,000.00-$99,999,999,999.99		$5,000.00	0.300%	0.30%