

Deposit Rate Sheet

10/9/2026
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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	4.250%	4.32%
12 MONTH CD	\$500.00	\$0.00	4.000%	4.06%
18 MONTH CD	\$500.00	\$0.00	3.000%	3.03%
24 MONTH CD	\$500.00	\$0.00	2.000%	2.02%
30 MONTH CD	\$500.00	\$0.00	3.000%	3.03%
36 MONTH CD	\$500.00	\$0.00	3.000%	3.03%
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	3.960%	4.03%
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	3.750%	3.80%
12 MONTH IRA	\$500.00	\$0.00	3.850%	3.91%
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	2.000%	2.02%
30 MONTH VARIABLE IRA	\$500.00	\$0.00	3.000%	3.03%
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	3.860%	3.93%
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%

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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%