



Consumer Deposit Rates

Effective 09/01/2019

SAVINGS ACCOUNTS					
ACCOUNT TYPE	TIER	Standard Rates		Loyalty Rates*	
		RATE	APY	RATE	APY
Membership Savings (\$30 Min)		0.10%	0.10%		
Youth Cents Savings (\$5 Min)		0.10%	0.10%		
Student Savings (\$5 Min)		0.10%	0.10%		
Special Savings		0.10%	0.10%		
IRA Savings		0.20%	0.20%		
Mission Savings Fund	\$0 - \$15,000	1.79%	1.80%	2.28%	2.30%
	\$15,000+	0.10%	0.10%	0.10%	0.10%

CHECKING ACCOUNTS			
ACCOUNT TYPE	TIER	RATE	APY
Regular Checking		0.00%	0.00%
First Choice Checking Non Qualifying Rate		0.10%	0.10%
First Choice Checking Interest	\$0 - \$10,000	1.00%	1.00%
	\$10,000 +	0.10%	0.10%
First Choice Platinum	\$0 - \$10,000	1.98%	2.00%
	\$10,000 +	0.10%	0.10%
First Choice Platinum Rewards	\$0 - \$10,000	1.00%	1.00%
	\$10,000 +	0.10%	0.10%

MONEY MARKET ACCOUNTS					
ACCOUNT TYPE	TIER	Standard Rates		Loyalty Rates*	
		RATE	APY	RATE	APY
Money Market Savings	\$0 - \$2,499	0.05%	0.05%	0.10%	0.10%
	\$2,500 - \$19,999	0.20%	0.20%	0.25%	0.25%
	\$20,000 - \$99,999	0.30%	0.30%	0.40%	0.40%
	\$100,000+	0.35%	0.35%	0.50%	0.50%
Jumbo Money Market Savings	\$0 - \$99,999	0.05%	0.05%	0.10%	0.10%
	\$100,000 - \$249,999	0.35%	0.35%	0.50%	0.50%
	\$250,000 - \$499,999	0.35%	0.35%	0.50%	0.50%
	\$500,000 - \$999,999	0.35%	0.35%	0.50%	0.50%
	\$1,000,000 +	0.35%	0.35%	0.50%	0.50%

SHARE CERTIFICATE ACCOUNTS

ACCOUNT TYPE	TERM	Standard Rates		Loyalty Rates*	
		RATE	APY	RATE	APY
Regular & IRA (\$500 Min)	3-5 Months	0.25%	0.25%	0.25%	0.25%
	6-11 Months	1.19%	1.20%	1.69%	1.70%
	12-23 Months	1.59%	1.60%	2.08%	2.10%
	24-35 Months	1.78%	1.80%	2.27%	2.30%
	36-47 Months	1.93%	1.95%	2.42%	2.45%
	48-59 Months	1.98%	2.00%	2.47%	2.50%
	60 Months	2.03%	2.05%	2.52%	2.55%
Jumbo & IRA Jumbo (\$75,000 Min)	6-11 Months	1.19%	1.20%	1.69%	1.70%
	12-23 Months	1.59%	1.60%	2.08%	2.10%
	24-35 Months	1.78%	1.80%	2.27%	2.30%
	36-47 Months	1.93%	1.95%	2.42%	2.45%
	48-59 Months	1.98%	2.00%	2.47%	2.50%
	60 Months	2.03%	2.05%	2.52%	2.55%

PRODUCTS NOT CURRENTLY OFFERED

ACCOUNT TYPE	TIER/TERM	Standard Rates		Loyalty Rates*	
		RATE	APY	RATE	APY
High Yield Checking	\$0 - \$24,999	0.00%	0.00%		
	\$25,000 - \$74,999	0.25%	0.25%		
	\$75,000 +	0.75%	0.75%		
Bump Up Certificate(\$500 Min)	6-11 Months	1.19%	1.20%	1.69%	1.70%
	12-23 Months	1.59%	1.60%	2.08%	2.10%
	24-35 Months	1.78%	1.80%	2.27%	2.30%
	36-47 Months	1.93%	1.95%	2.42%	2.45%
	48-59 Months	1.98%	2.00%	2.47%	2.50%
	60 Months	2.03%	2.05%	2.52%	2.55%
Premier Share Certificate**	\$0 - \$999	0.50%	0.50%		
	\$1,000 - \$19,999 -75bps	0.75%	0.75%		
	\$20,000 - \$49,999 -50bps	1.00%	1.00%		
	\$50,000 - \$99,999 -25bps	1.24%	1.25%		
	\$100,000 +	1.49%	1.50%		

*A DFCU member may qualify for loyalty pricing if they meet any one of the following in the prior month:

--Have at least 10 payment transactions clear their account. (Payment transactions include; debit card transactions, credit card transactions, ACH withdrawals, or BillPay Payments)

--Make a payment on a DFCU loan

--Have completed a DFCU first mortgage loan in the past 24 months

--Current client of Deseret First Wealth Management or Deseret Insurance Agency

Member is not eligible for loyalty pricing if they have any loans over 30 days delinquent or have a charged off account.

** 2 Year Treasury as of 08/20/2019

