



Consumer Deposit Rates

Effective 01/01/2026

SAVINGS ACCOUNTS					
ACCOUNT TYPE	TIER	Standard Rates		Loyalty Rates*	
		RATE	APY	RATE	APY
Membership Savings		0.05%	0.05%		
Youth Cents Savings		0.05%	0.05%		
Student Savings		0.05%	0.05%		
Special Savings		0.05%	0.05%		
IRA Savings		0.20%	0.20%		
Mission Savings Fund	\$0 - \$15,000	3.45%	3.50%	3.93%	4.00%
	\$15,000+	0.05%	0.05%	0.05%	0.05%
Platinum Savings	\$0 - \$9,999	0.05%	0.05%		
	\$10,000 - \$99,999	2.18%	2.20%		
	\$100,000 - \$1,000,000	3.01%	3.05%		

CHECKING ACCOUNTS			
ACCOUNT TYPE	TIER	RATE	APY
Regular		0.00%	0.00%
First Choice Cash Back		0.00%	0.00%
First Choice Non-Qualifying Rate		0.05%	0.05%
First Choice Interest	\$0 - \$10,000	0.50%	0.50%
	\$10,000 +	0.05%	0.05%
First Choice Platinum	\$0 - \$10,000	1.00%	1.00%
	\$10,000 +	0.05%	0.05%
First Choice Platinum Rewards	\$0 - \$10,000	0.50%	0.50%
	\$10,000 +	0.05%	0.05%

MONEY MARKET ACCOUNTS					
ACCOUNT TYPE	TIER	Standard Rates		Loyalty Rates*	
		RATE	APY	RATE	APY
Money Market Savings	\$0 - \$2,499	0.25%	0.25%	0.25%	0.25%
	\$2,500 - \$19,999	1.09%	1.10%	1.09%	1.10%
	\$20,000 - \$99,999	1.98%	2.00%	1.98%	2.00%
	\$100,000 - \$249,999	2.62%	2.65%	2.62%	2.65%
	\$250,000 - \$499,999	3.35%	3.40%	3.35%	3.40%
	\$500,000 - \$999,999	3.45%	3.50%	3.45%	3.50%
	\$1,000,000 +	3.83%	3.90%	3.83%	3.90%

SHARE CERTIFICATE ACCOUNTS					
ACCOUNT TYPE	TERM (Months)	Standard Rates		Loyalty Rates*	
		RATE	APY	RATE	APY
Regular & IRA (\$500 Min)	3	0.05%	0.05%	0.05%	0.05%
	6	3.92%	4.00%	3.92%	4.00%
	12	3.97%	4.05%	3.97%	4.05%
	24	4.07%	4.15%	4.07%	4.15%
	36	3.92%	4.00%	3.92%	4.00%
	48	3.97%	4.05%	3.97%	4.05%
Jumbo & IRA Jumbo (\$75,000 Min)	60	4.02%	4.10%	4.02%	4.10%
	6	3.92%	4.00%	3.92%	4.00%
	12	3.97%	4.05%	3.97%	4.05%
	24	4.07%	4.15%	4.07%	4.15%
	36	3.92%	4.00%	3.92%	4.00%
	48	3.97%	4.05%	3.97%	4.05%
	60	4.02%	4.10%	4.02%	4.10%

PRODUCTS NOT CURRENTLY OFFERED					
ACCOUNT TYPE	TIER/TERM(Months)	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%		
Premier Share Certificate**	\$0 - \$999 -100bps	2.45%	2.48%		
	\$1,000 - \$19,999 -75bps	2.69%	2.73%		
	\$20,000 - \$49,999 -50bps	2.94%	2.98%		
	\$50,000 - \$99,999 -25bps	3.18%	3.23%		
	\$100,000 +	3.42%	3.48%		

*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

Be a Current clients of CUSO Financial Located at Deseret First Credit Union 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 12/20/2025

