



Consumer Deposit Rates

Effective 06/01/2026

| 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 | 1.98% | 2.00% | | |
| | \$100,000 - \$1,000,000 | 2.81% | 2.85% | | |

| 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 | 2.57% | 2.60% | 2.57% | 2.60% |
| | \$250,000 - \$499,999 | 3.30% | 3.35% | 3.30% | 3.35% |
| | \$500,000 - \$999,999 | 3.40% | 3.45% | 3.40% | 3.45% |
| | \$1,000,000 + | 3.78% | 3.85% | 3.78% | 3.85% |

| 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 | 3.83% | 3.90% | 3.83% | 3.90% |
| | 12 | 3.87% | 3.95% | 3.87% | 3.95% |
| | 24 | 4.02% | 4.10% | 4.02% | 4.10% |
| | 36 | 3.92% | 4.00% | 3.92% | 4.00% |
| | 48 | 3.92% | 4.00% | 3.92% | 4.00% |
| | 60 | 3.97% | 4.05% | 3.97% | 4.05% |
| Jumbo & IRA Jumbo (\$75,000 Min) | 6 | 3.83% | 3.90% | 3.83% | 3.90% |
| | 12 | 3.87% | 3.95% | 3.87% | 3.95% |
| | 24 | 4.02% | 4.10% | 4.02% | 4.10% |
| | 36 | 3.92% | 4.00% | 3.92% | 4.00% |
| | 48 | 3.92% | 4.00% | 3.92% | 4.00% |
| | 60 | 3.97% | 4.05% | 3.97% | 4.05% |

| 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 | 2.99% | 3.04% | | |
| | \$1,000 - \$19,999 -75bps | 3.24% | 3.29% | | |
| | \$20,000 - \$49,999 -50bps | 3.48% | 3.54% | | |
| | \$50,000 - \$99,999 -25bps | 3.72% | 3.79% | | |
| | \$100,000 + | 3.96% | 4.04% | | |

*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 05/20/2026

