



Consumer Deposit Rates

Effective 01/01/2019

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	1.88%	1.90%	2.37%	2.40%
	\$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%	0.35%	0.35%
	\$100,000+	0.35%	0.35%	0.40%	0.40%
Jumbo Money Market Savings	\$0 - \$99,999	0.05%	0.05%	0.10%	0.10%
	\$100,000 - \$249,999	0.35%	0.35%	0.40%	0.40%
	\$250,000 - \$499,999	0.35%	0.35%	0.40%	0.40%
	\$500,000 - \$999,999	0.35%	0.35%	0.40%	0.40%
	\$1,000,000 +	0.35%	0.35%	0.40%	0.40%

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	0.75%	0.75%	1.24%	1.25%
	12-23 Months	1.73%	1.75%	2.23%	2.25%
	24-35 Months	1.98%	2.00%	2.47%	2.50%
	36-47 Months	2.32%	2.35%	2.81%	2.85%
	48-59 Months	2.52%	2.55%	3.00%	3.05%
	60 Months	2.76%	2.80%	3.25%	3.30%
Jumbo & IRA Jumbo (\$75,000 Min)	6-11 Months	0.75%	0.75%	1.24%	1.25%
	12-23 Months	1.73%	1.75%	2.23%	2.25%
	24-35 Months	1.98%	2.00%	2.47%	2.50%
	36-47 Months	2.32%	2.35%	2.81%	2.85%
	48-59 Months	2.52%	2.55%	3.00%	3.05%
	60 Months	2.76%	2.80%	3.25%	3.30%

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	0.75%	0.75%	1.24%	1.25%
	12-23 Months	1.73%	1.75%	2.23%	2.25%
	24-35 Months	1.98%	2.00%	2.47%	2.50%
	36-47 Months	2.32%	2.35%	2.81%	2.85%
	48-59 Months	2.52%	2.55%	3.00%	3.05%
	60 Months	2.76%	2.80%	3.25%	3.30%
Premier Share Certificate**	\$0 - \$999	1.66%	1.67%		
	\$1,000 - \$19,999 -75bps	1.90%	1.92%		
	\$20,000 - \$49,999 -50bps	2.15%	2.17%		
	\$50,000 - \$99,999 -25bps	2.39%	2.42%		
	\$100,000 +	2.64%	2.67%		

*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 12/20/2018

