

ZIONS BANK

Rates effective as of May 8, 2023

Business Banking Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Business Interest Checking ¹ (206)

Account Balance	Rate	APY
\$0.01 to \$4,999.99	0.10%	0.10%
\$5,000 to \$24,999.99	0.11%	0.11%
\$25,000 to \$99,999.99	0.13%	0.13%
\$100,000 to \$249,999.99	0.15%	0.15%
\$250,000 to \$499,999.99	0.16%	0.16%
\$500,000 or more	0.17%	0.17%

Business Savings ¹ (845)

Account Balance	Rate	APY
\$0.01 to \$999.99	0.16%	0.16%
\$1,000 to \$4,999.99	0.16%	0.16%
\$5,000 to \$24,999.99	0.16%	0.16%
\$25,000 to \$49,999.99	0.17%	0.17%
\$50,000 to \$99,999.99	0.18%	0.18%
\$100,000 or more	0.19%	0.19%

Business Money Market ¹ (927)

Account Balance	Rate	APY
\$0.01 to \$999.99	0.00%	0.00%
\$1,000 to \$99,999.99	0.55%	0.55%
\$100,000 to \$249,999.99	0.75%	0.75%
\$250,000 to \$499,999.99	1.00%	1.01%
\$500,000 to \$999,999.99	1.00%	1.01%
\$1,000,000 or more	1.20%	1.21%

Business Money Market (933) Sweep ¹

Account Balance	Rate	APY
\$0.01 to \$9,999.99	0.15%	0.15%
\$10,000 to \$99,999.99	0.35%	0.35%
\$100,000 to \$249,999.99	0.65%	0.65%
\$250,000 to \$499,999.99	0.75%	0.75%
\$500,000 to \$999,999.99	0.75%	0.75%
\$1,000,000 or more	1.20%	1.21%

Lawyers Trust FBO ¹ (221)

Account Balance	Rate	APY
\$0.01 to \$19,999.99	0.12%	0.12%
\$20,000 to \$99,999.99	0.13%	0.13%
\$100,000 or more	0.25%	0.25%

Relationship Bonus

When you link a Business Connect or Business Interest Checking Account²

Rate Improvement

0.01%
0.01%
0.01%
0.01%
0.01%
0.01%

Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Rate	APY
0.17%	0.17%
0.17%	0.17%
0.17%	0.17%
0.18%	0.18%
0.19%	0.19%
0.20%	0.20%

Relationship Bonus

When you link a Business Connect or Business Interest Checking Account²

Rate Improvement

0.00%
0.05%
0.05%
0.05%
0.05%
0.05%

Total Relationship Rate

The amount you earn when you save and earn a relationship bonus

Rate	APY
0.00%	0.00%
0.60%	0.60%
0.80%	0.80%
1.05%	1.06%
1.05%	1.06%
1.25%	1.26%

IOLTA (Attorney Client Trust Checking) ¹

Account Balance	Rate	APY
\$0.01 to \$99,999.99	1.60%	1.61%
\$100,000 or more	1.60%	1.61%

UARHOF ¹ (222)

Account Balance	Rate	APY
\$0.01 to \$99,999.99	0.12%	0.12%
\$100,000 or more	0.25%	0.25%

¹ The interest rate (rate) and annual percentage yield (APY) are variable, may change without notice, and are generally effective as of the date indicated above.

² Relationship Interest Rates are paid on eligible accounts when the primary owner of the Business Connect or Business Interest Checking account is also an owner of the linked interest bearing account. Eligible accounts are business savings or money market accounts opened on or after October 12, 2017.

Relationship Interest Rates are the aggregate of the standard product rate plus the rate increase listed for the specific product. The rate increase amount is determined by looking at the previous day's current balance in your eligible accounts, and then adding the corresponding increase amount to the standard rates listed in the Business Banking Deposit Rates section above. After you have opened your account, it may take up to 10 business days before your new relationship pricing will apply. Because rates are paid based on the daily balance method, the rate earned on an account may fluctuate during a given statement period. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).

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Business Certificate of Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Certificate of Deposit¹ (527, 547)

Account Balance:		\$1,000 to \$99,999.99		\$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
1 month	28 to 88 days	0.30%	0.30%	0.40%	0.40%
3 month	89 to 179 days	1.00%	1.01%	1.10%	1.11%
6 month	180 to 269 days	3.00%	3.05%	3.00%	3.05%
9 month	270 to 364 days	0.50%	0.50%	0.60%	0.60%
1 year	365 to 544 days	4.07%	4.15%	4.07%	4.15%
18 months	545 to 729 days	2.10%	2.12%	2.20%	2.22%
2 years	730 to 1,094 days	2.50%	2.53%	2.50%	2.53%
3 years	1,095 to 1,459 days	2.10%	2.12%	2.20%	2.22%
4 years	1,460 to 1,824 days	2.10%	2.12%	2.20%	2.22%
5 years	1,825 or more days	2.10%	2.12%	2.20%	2.22%

Premium Business Certificate of Deposit² (527, 547 Relationship)

Account Balance:		\$1,000 to \$99,999.99		\$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
1 month	28 to 88 days	0.30%	0.30%	0.40%	0.40%
3 month	89 to 179 days	1.00%	1.01%	1.10%	1.11%
6 month	180 to 269 days	3.00%	3.05%	3.00%	3.05%
9 month	270 to 364 days	0.50%	0.50%	0.60%	0.60%
1 year	365 to 544 days	4.07%	4.15%	4.07%	4.15%
18 months	545 to 729 days	2.10%	2.12%	2.20%	2.22%
2 years	730 to 1,094 days	2.50%	2.53%	2.50%	2.53%
3 years	1,095 to 1,459 days	2.10%	2.12%	2.20%	2.22%
4 years	1,460 to 1,824 days	2.10%	2.12%	2.20%	2.22%
5 years	1,825 or more days	2.10%	2.12%	2.20%	2.22%

¹ For Certificate of Deposit accounts, the interest rate disclosed at account opening is fixed and will not change until the CD renews. Any withdrawal of interest prior to maturity will reduce earnings.

² Premium Business Certificate of Deposit is available to customers when the account owner also has an open Business Connect Checking, Business Interest Checking, or Commercial Analyzed Checking account.



Rates effective as of May 8, 2023

Public Funds Account Banking Deposit Rates

"APY" refers to the annual percentage yield, and "Rate" refers to the interest rate.

Public Funds Interest Checking¹ (207)

Account Balance	Rate	APY
\$0.01 to \$4,999.99	0.10%	0.10%
\$5,000 to \$24,999.99	0.11%	0.11%
\$25,000 to \$99,999.99	0.13%	0.13%
\$100,000 to \$249,999.99	0.15%	0.15%
\$250,000 to \$499,999.99	0.16%	0.16%
\$500,000 or more	0.17%	0.17%

Public Funds Savings¹ (846)

Account Balance	Rate	APY
\$0.01 to \$999.99	0.16%	0.16%
\$1,000 to \$4,999.99	0.16%	0.16%
\$5,000 to \$24,999.99	0.16%	0.16%
\$25,000 to \$49,999.99	0.17%	0.17%
\$50,000 to \$99,999.99	0.18%	0.18%
\$100,000 or more	0.19%	0.19%

Municipal Money Market^{1,2} (923)

Account Balance	Rate	APY
\$0.01 to \$999.99	0.00%	0.00%
\$1,000 to \$99,999.99	0.30%	0.30%
\$100,000 to \$249,999.99	0.40%	0.40%
\$250,000 to \$499,999.99	0.40%	0.40%
\$500,000 to \$999,999.99	0.40%	0.40%
\$1,000,000 or more	0.45%	0.45%

Public Funds Certificate of Deposit¹ (573)

Account Balance		\$1,000 to \$99,999.99		\$100,000 or more	
Tier	Term	Rate	APY	Rate	APY
1 month	30 to 88 days	0.30%	0.30%	0.40%	0.40%
3 month	89 to 179 days	1.00%	1.01%	1.10%	1.11%
6 month	180 to 269 days	3.00%	3.05%	3.00%	3.05%
9 month	270 to 364 days	0.50%	0.50%	0.60%	0.60%
1 year	365 to 544 days	4.07%	4.15%	4.07%	4.15%
18 month	545 to 729 days	2.10%	2.12%	2.20%	2.22%
2 year	730 to 1,094 days	2.50%	2.53%	2.50%	2.53%
3 year	1,095 to 1,459 days	2.10%	2.12%	2.20%	2.22%
4 year	1,460 to 1,824 days	2.10%	2.12%	2.20%	2.22%
5 year	1,825 or more days	2.10%	2.12%	2.20%	2.22%

¹ The interest rate (rate) and annual percentage yield (APY) are variable, may change without notice, and are generally effective as of the date indicated above. For Certificate of Deposit accounts, the interest rate disclosed at account opening is fixed and will not change until the CD renews. Any withdrawal of interest prior to maturity will reduce earnings.