

## Online Money Market Account Deposit Rates

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

### Online Money Market Account | Out-of-Market\*

The rates below are offered in all US states, **excluding** Utah, Idaho, Arizona, California, Colorado, Nevada, Oregon, Texas, Washington and Wyoming (see separate rate sheet for in-market rates)

#### Online Money Market Account Out-of-Market\*

Account Balance	Rate	APY
\$0.01 to \$999.99	0.00%	<b>0.00%</b>
\$1,000 to \$24,999.99	3.80%	<b>3.87%</b>
\$25,000 to \$49,999.99	3.90%	<b>3.98%</b>
\$50,000 to \$99,999.99	3.90%	<b>3.98%</b>
\$100,000 to \$249,999.99	4.00%	<b>4.08%</b>
\$250,000 or more	4.00%	<b>4.08%</b>

**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. In-Market and Out-of-Market rate is determined by the primary account holder's physical address.

**2** Online Money Market accounts are not available through the bank's Financial Centers and must be opened online through [www.zionsbank.com](http://www.zionsbank.com). Because rates are paid based on the daily balance method, the rate earned on an account may fluctuate during a given statement period depending on the balances you keep in your account. Interest earned will be expressed on your account statement as the Annual Percentage Yield Earned (APY-E).