



Utah First Federal Credit Union
 200 E South Temple
 Salt Lake City, UT 84111
 (801) 320-2600

JANUARY 15, 2021

SHARE ACCOUNTS	MINIMUM DEPOSIT		ANNUAL PERCENTAGE YIELD
SAVINGS	\$ -	\$ 1,999	0.05%
	\$ 2,000	+	0.05%
DIVIDEND CHECKING	\$ -	\$ 1,999	0.00%
	\$ 2,000	\$ 24,999	0.05%
	\$ 25,000	\$ 99,999	0.05%
	\$ 100,000	\$ 249,999	0.05%
	\$ 250,000	\$ 999,999	0.05%
	\$ 1,000,000	+	0.05%
FREE CHECKING			0.00%
E-CHECKING			0.00%
HEALTH SAVINGS ACCOUNT			0.10%
IRA SHARES			0.10%
LIFE SAVINGS ACCOUNT			0.01%
MONEY MARKET	\$ -	\$ 1,999	0.00%
	\$ 2,000	\$ 24,999	0.10%
	\$ 25,000	\$ 99,999	0.10%
	\$ 100,000	\$ 249,999	0.15%
	\$ 250,000	\$ 999,999	0.20%
	\$ 1,000,000	+	0.25%
TRADITIONAL AND IRA TERM DEPOSITS			
6 Month			0.05%
12 Month			0.15%
24 Month			0.35%
36 Month			0.40%
48 Month			0.45%
60 Month			0.50%

All rates subject to change without notice.

\$2,000 minimum deposit for IRA Certificates.

APY Calculations are based on monthly compound interest for checking and money market accounts and quarterly compound interest for savings and term deposits and assumes principal and interest remain on deposit at current rate for one year. However, rates are subject to change.

WALL STREET JOURNAL PRIME RATE 3.25%

BUSINESS SHARE ACCOUNTS	MINIMUM DEPOSIT		ANNUAL PERCENTAGE YIELD
NON-PROFIT CHECKING			0.00%
BUSINESS CHECKING	\$ –	\$ 1,999	0.00%
	\$ 2,000	\$ 24,999	0.05%
	\$ 25,000	\$ 99,999	0.05%
	\$ 100,000	\$ 249,999	0.10%
	\$ 250,000	\$ 999,999	0.10%
	\$ 1,000,000	+	0.10%

LOANS	VARIABLE**	FIXED RATE	TERMS
AUTOMOBILES*			
As low as		2.99%	Up to 60 Months
As low as		3.49%	Up to 72 Months
BOAT/RV*			
As low as	4.50%	4.25%	Up to 60 Months
As low as	4.50%	5.00%	Up to 84 Months
As low as	4.75%	5.25%	Up to 120 Months
As low as	5.00%	N/A	Up to 144 Months
SIGNATURE			
As low as	N/A	6.99%	Up to 12 Months
As low as	N/A	7.50%	Up to 24 Months
As low as	6.25%	7.99%	Up to 36 Months
VISA PLATINUM CREDIT CARD*			
Rewards		11.90%	No Annual Fee
SHARED SECURED (Minimum rate of 5.00%)		3.00%	over product rate, 12 months

FIRST CHOICE HOME EQUITY ADVANTAGE PROGRAM

As low as 4.00% Variable

With our advantage program, you also have the option to fix a portion, or all of your balance at a low fixed rate for up to ten years. Additional rates and terms are available.

MORTGAGES

Competitive rates and terms on 1st mortgages, lot loans, and construction loans. Please call (801) 320-2600 for more info.

*The rate we are providing is the lowest rate available to most qualified members. Your final loan to value, actual rate and payment amount you receive will reflect your individual circumstances and may be higher than the rate and payment amount disclosed initially. Rates for Auto and RV loans require automatic payment