## Certificates of Deposit (CD) and Individual Retirement Accounts (IRA)

Work toward saving for your future, with a Certificate of Deposit (CD) or Individual Retirement Account (IRA).

A CD holds a fixed sum of money over a fixed period of time, during which you earn interest at a higher rate than a traditional savings account.

An IRA is a personal investment account that offers tax advantages as you save.

What best fits your needs? Bank of Utah has many options.

#### Certificate of Deposit (CD)

A CD gives a guaranteed interest rate for a one-time deposit during a fixed period. Interest rates vary based on duration and investment. Find one just right for you. You can open one of our featured CDs online in just 5 minutes or less.

Learn More

### Super Saver CD

The Super Saver CD is a one-year certificate of deposit, with the added allowance of subsequent deposits during the term of the CD.

Learn More

# Certificate of Deposit Account Registry Service (CDARS)

The CDARS® program provides a safe and convenient way to access FDIC insurance protection on your money and can be a valuable treasury management or longer-term investment tool for you or your business.

Learn More

#### Individual Retirement Account (IRA)

An Individual Retirement Account (IRA) is a personal savings plan that, in many cases, provides income tax advantages to individuals saving money for retirement purposes. IRAs can also be established for educational purposes.

Learn More

Get the lastest information from our website. Scan the QR Code to go directly to this page.