



IDAHO FIRST BANK®

PEOPLE FIRST. COMMUNITY FIRST.

Deposit Rate Sheet

Effective – August 1, 2024

Checking and Savings Deposits

Product Name	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)*	
Peak / IOLTA	\$100			
\$.01 – 2,499.99		0.01%	0.01%	(A)
\$2,500.00 – 9,999.99		0.15%	0.15%	(A)
\$10,000.00 – 49,999.99		0.20%	0.20%	(A)
\$50,000.00 – 99,999.99		0.25%	0.25%	(A)
\$100,000.00 & Above		0.30%	0.30%	(A)
HSA / Idaho MSA	\$100			
\$.01 – 999.99		0.10%	0.10%	(A)
\$1,000.00 – 2,499.99		1.00%	1.00%	(A)
\$2,500.00 – 4,999.99		1.50%	1.51%	(A)
\$5,000.00 – 9,999.99		2.00%	2.02%	(A)
\$10,000.00 & Above		2.50%	2.53%	(A)
Savings First	\$25	1.00%	1.00%	(A)
Business Savings	\$100	1.00%	1.00%	(A)
Money Market (Personal/Business/Public)	\$5,000 (P) / \$1,000 (Bus/Pub)			
\$.01 – 4,999.99		0.75%	0.75%	(A)
\$5,000.00 – 24,999.99		3.65%	3.71%	(A)
\$25,000.00 – 49,999.99		3.70%	3.76%	(A)
\$50,000.00 – 99,999.99		3.75%	3.82%	(A)
\$100,000.00 & Above		3.80%	3.87%	(A)
Jumbo Money Market (Personal/Business/Public)	\$25,000 (P) / \$5,000 (Bus/Pub)			
\$0.01 – 49,999.99		2.50%	2.53%	(A)
\$50,000.00 – 249,999.99		3.80%	3.87%	(A)
\$250,000.00 – 999,999.99		4.00%	4.07%	(A)
\$1,000,000.00 & Above		4.10%	4.18%	(A)
Business/Public IBT**		0.15%	0.15%	(A)
Secured Public Money Market	\$25,000			
\$.01 – 249,999.99		2.75%	2.78%	(A)
\$250,000.00 & Above		4.25%	4.33%	(A)
1031 Exchange Money Market	\$1,000	4.00%	4.07%	(A)
Enhanced Account Analysis Earnings Rate	\$500	0.15%	0.15%	(A)

* APY listed above is an estimate. Actual APY will be based on specific account terms and disclosed at account opening

** Business IBT and Public IBT product is no longer available. Existing accounts under this product are grandfathered

(A) The Interest Rate and Annual Percentage Yield (APY) may change after account opening

Fees may reduce earnings





IDAHO FIRST BANK®

PEOPLE FIRST. COMMUNITY FIRST.

Deposit Rate Sheet

Effective – August 1, 2024

Time Certificates of Deposits

Product Name	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)*	
90 – 180 Days	\$500.00 – 4,999.99	\$500	1.25%	1.26% (B)
90 – 180 Days	\$5,000.00 – 49,999.99	\$5,000	2.25%	2.27% (B)
90 – 180 Days	\$50,000.00 – 99,999.99	\$50,000	2.90%	2.93% (B)
90 – 180 Days	\$100,000.00 & Above	\$100,000	3.25%	3.29% (B)
6 – 11 Months	\$500.00 – 4,999.99	\$500	3.95%	4.01% (B)
6 – 11 Months	\$5,000.00 – 49,999.99	\$5,000	4.00%	4.06% (B)
6 – 11 Months	\$50,000.00 – 99,999.99	\$50,000	4.05%	4.11% (B)
6 – 11 Months	\$100,000.00 & Above	\$100,000	4.10%	4.16% (B)
12 – 23 Months	\$500.00 – 4,999.99	\$500	3.85%	3.91% (B)
12 – 23 Months	\$5,000.00 – 49,999.99	\$5,000	3.90%	3.96% (B)
12 – 23 Months	\$50,000.00 – 99,999.99	\$50,000	3.95%	4.01% (B)
12 – 23 Months	\$100,000.00 & Above	\$100,000	4.00%	4.06% (B)
24 – 35 Months	\$500.00 – 4,999.99	\$500	3.50%	3.55% (B)
24 – 35 Months	\$5,000.00 – 49,999.99	\$5,000	3.55%	3.60% (B)
24 – 35 Months	\$50,000.00 – 99,999.99	\$50,000	3.60%	3.65% (B)
24 – 35 Months	\$100,000.00 & Above	\$100,000	3.65%	3.70% (B)
36 – 59 Months	\$500.00 – 4,999.99	\$500	3.40%	3.44% (B)
36 – 59 Months	\$5,000.00 – 49,999.99	\$5,000	3.45%	3.49% (B)
36 – 59 Months	\$50,000.00 – 99,999.99	\$50,000	3.50%	3.55% (B)
36 – 59 Months	\$100,000.00 & Above	\$100,000	3.55%	3.60% (B)
60 Months +	\$500.00 – 4,999.99	\$500	3.30%	3.34% (B)
60 Months +	\$5,000.00 – 49,999.99	\$5,000	3.35%	3.39% (B)
60 Months +	\$50,000.00 – 99,999.99	\$50,000	3.40%	3.44% (B)
60 Months +	\$100,000.00 & Above	\$100,000	3.45%	3.49% (B)

* APY listed above is an estimate. Actual APY will be based on specific account terms and disclosed at account opening

(B) A penalty will be imposed for early withdrawal (3 mo interest for CDs less than 2 years; 6 mo interest for CDs of 2 years or longer)

Fees may reduce earnings





IDAHO FIRST BANK®

PEOPLE FIRST. COMMUNITY FIRST.

Deposit Rate Sheet

Effective – August 1, 2024

IRA Time Certificates of Deposits

Product Name		Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)*	
Variable Rate					
12 Months Variable IRA		\$500	4.00%	4.06%	(A)(B)
Fixed Rate					
12 – 23 Months	\$500.00 – 4,999.99	\$500	3.85%	3.91%	(B)
12 – 23 Months	\$5,000.00 – 49,999.99	\$5,000	3.90%	3.96%	(B)
12 – 23 Months	\$50,000.00 – 99,999.99	\$50,000	3.95%	4.01%	(B)
12 – 23 Months	\$100,000.00 & Above	\$100,000	4.00%	4.06%	(B)
24 – 35 Months	\$500.00 – 4,999.99	\$500	3.50%	3.55%	(B)
24 – 35 Months	\$5,000.00 – 49,999.99	\$5,000	3.55%	3.60%	(B)
24 – 35 Months	\$50,000.00 – 99,999.99	\$50,000	3.60%	3.65%	(B)
24 – 35 Months	\$100,000.00 & Above	\$100,000	3.65%	3.70%	(B)
36 Months +	\$500.00 – 4,999.99	\$500	3.40%	3.44%	(B)
36 Months +	\$5,000.00 – 49,999.99	\$5,000	3.45%	3.49%	(B)
36 Months +	\$50,000.00 – 99,999.99	\$50,000	3.50%	3.55%	(B)
36 Months +	\$100,000.00 & Above	\$100,000	3.55%	3.60%	(B)

* APY listed above is an estimate. Actual APY will be based on specific account terms and disclosed at account opening

(A) The Interest Rate and Annual Percentage Yield (APY) may change after account opening

(B) A penalty will be imposed for early withdrawal (3 mo interest for CDs less than 2 years; 6 mo interest for CDs of 2 years or longer)

Fees may reduce earnings