



Divisions: Alliance Association Bank | Alliance Bank of Arizona | Bank of Nevada | Bridge Bank | First Independent Bank | Torrey Pines Bank
 Subsidiaries: AmeriHome Mortgage | Digital Disbursements

This rate chart contains information about interest rates and ANNUAL PERCENTAGE YIELDS (APY) for some of the accounts we offer. Please contact any Western Alliance Bank employee for further information about applicable fees and terms.

BUSINESS ACCOUNTS

Product	Minimum Opening Balance	Minimum Balance / Tiers to Earn APY	Rate	APY	Product	Minimum Opening Balance	Minimum Balance / Tiers to Earn APY	Rate	APY
Business Interest Checking	\$100	0.01+	0.25%	0.25%	Business Money Market and Community Alliance Money Market	\$1,000	0.01 - 9,999.99	0.55%	0.55%
Community Alliance Interest Checking	\$100	0.01+	0.25%	0.25%		10,000 - 99,999.99	0.55%	0.55%	
Business Savings	\$1,000	0.01+	0.05%	0.05%		100,000 - 249,999.99	0.55%	0.55%	
						250,000 - 999,999.99	0.65%	0.65%	
						1,000,000 - 4,999,999.99	1.00%	1.00%	
					5,000,000 - 9,999,999.99	1.19%	1.20%		
					10,000,000+	1.39%	1.40%		

IOLTA

Product	Minimum Opening Balance	Minimum Balance / Tiers to Earn APY	Rate	APY	Product	Minimum Opening Balance	Minimum Balance / Tiers to Earn APY	Rate	APY
IOLTA - AZ	\$100	0.01+	1.00%	1.00%	IOLTA - CO	\$100	0.01+	3.38%	3.43%
IOLTA - CA	\$100	0.01+	1.00%	1.00%	IOLTA - NY	\$100	0.01+	2.17%	2.19%
IOLTA - NV	\$100	0.01+	2.35%	2.37%	IOLTA - TX	\$100	0.01+	1.00%	1.00%
IOLTA - IL	\$100	0.01+	1.00%	1.00%					

CONSUMER ACCOUNTS

Product	Minimum Opening Balance	Minimum Balance / Tiers to Earn APY	Rate	APY	Product	Minimum Opening Balance	Minimum Balance / Tiers to Earn APY	Rate	APY
Personal Interest Checking	\$100	0.01 - 9,999.99	0.25%	0.25%	Personal Money Market	\$100	0.01 - 9,999.99	0.55%	0.55%
		10,000 - 99,999.99	0.30%	0.30%			10,000 - 99,999.99	0.55%	0.55%
		100,000 - 249,999.99	0.45%	0.45%			100,000 - 249,999.99	0.55%	0.55%
		250,000 - 499,999.99	0.55%	0.55%			250,000 - 999,999.99	0.65%	0.65%
		500,000 +	0.65%	0.65%			1,000,000 - 4,999,999.99	1.00%	1.00%
Personal Savings	\$100	0.01+	0.05%	0.05%			5,000,000 - 9,999,999.99	1.19%	1.20%
							10,000,000+	1.39%	1.40%

CERTIFICATES OF DEPOSIT*

Term	Minimum Opening Balance	Minimum Balance / Tiers to Earn APY	Rate	APY	Term	Minimum Opening Balance	Minimum Balance / Tiers to Earn APY	Rate	APY
30 - 89 Days	\$1,000	0.01+	0.90%	0.90%	24 Months	\$1,000	0.01+	1.25%	1.26%
90 - 179 Days	\$1,000	0.01+	3.93%	4.00%	36 Months	\$1,000	0.01+	1.25%	1.26%
180 - 364 Days	\$1,000	0.01+	2.49%	2.52%	48 Months	\$1,000	0.01+	1.25%	1.26%
12 Months	\$1,000	0.01+	2.75%	2.78%	60 Months	\$1,000	0.01+	1.25%	1.26%
18 Months	\$1,000	0.01+	1.20%	1.21%					

*May be opened as a Traditional or SEP IRA for eligible customers

At our discretion, the interest rate and Annual Percentage Yield (APY) on checking and savings accounts may change at any time after the account is opened. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. A penalty may be imposed for early withdrawal from certificates. Fees and/or withdrawals could reduce the earnings on the account.

Interest Rates and Annual Percentage Yields are effective as of **January 1, 2025** for all divisions except Alliance Association Bank.



Divisions: Alliance Association Bank | Alliance Bank of Arizona | Bank of Nevada | Bridge Bank | First Independent Bank | Torrey Pines Bank
 Subsidiaries: AmeriHome Mortgage | Digital Disbursements

This rate chart contains information about interest rates and ANNUAL PERCENTAGE YIELDS (APY) for some of the accounts we offer. Please contact any Western Alliance Bank employee for further information about applicable fees and terms.

RELATIONSHIP MONEY MARKET

Product	Minimum Opening Balance	Minimum Balance / Tiers to Earn APY	Rate	APY	Product	Minimum Opening Balance	Minimum Balance / Tiers to Earn APY	Rate	APY
Business Money Market and Community Alliance Money Market	\$10,000	0.01 - 9,999.99	0.55%	0.55%	Personal Money Market	\$10,000	0.01 - 9,999.99	0.55%	0.55%
		10,000 - 24,999.99	1.39%	1.40%			10,000 - 24,999.99	1.39%	1.40%
		25,000 - 49,999.99	2.13%	2.15%			25,000 - 49,999.99	2.13%	2.15%
		50,000 - 999,999.99	2.86%	2.90%			50,000 - 999,999.99	2.86%	2.90%
		1,000,000+	3.34%	3.40%			1,000,000+	3.34%	3.40%

RELATIONSHIP CERTIFICATES OF DEPOSIT¹

Term	Minimum Opening Balance	Minimum Balance / Tiers to Earn APY	Rate	APY	Term	Minimum Opening Balance	Minimum Balance / Tiers to Earn APY	Rate	APY
3 Months	\$25,000	0.01 - 24,999.99	0.00%	0.00%	6 Months	\$25,000	0.01 - 24,999.99	0.00%	0.00%
		25,000+	4.03%	4.11%			25,000+	4.05%	4.13%

¹Minimum balance required to open and earn APY is \$25,000. Balances under \$25,000 will not earn an APY (0.00%). You must deposit \$25,000 or more in new funds from an external account into a CD. CD may be opened as a Traditional or SEP IRA for eligible customers. CD may not be used for any lending collateral including but not limited to term loans or other lending opportunities. ²Minimum balance required to open and earn the APY is \$100,000. Balances below than \$100,000 will not earn an APY (zero (0.00%)). You must deposit \$100,000 or more in new funds from an external account into a CD. Must maintain initial deposit for 30 days to avoid penalties. One penalty free withdrawal available after 30 days of initial deposit. More than one withdrawal subject to Disbursement fee of \$25 per transaction. CD may not be opened as a Traditional or SEP IRA. CD may not be used for any lending collateral including by not limited to term loans or other lending opportunities.

At our discretion, the interest rate and Annual Percentage Yield (APY) on checking and savings accounts may change at any time after the account is opened. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. A penalty may be imposed for early withdrawal from certificates. Fees and/or withdrawals could reduce the earnings on the account.

Interest Rates and Annual Percentage Yields are effective as of January 1, 2025 for all divisions except Alliance Association Bank.