

**SECURITY STATE BANK  
CD & ACCOUNT RATES  
UPDATED 01/31/2019**

**\*\*YIELDS VARY WITH FREQUENCY OF COMPOUNDING\*\***

Acct Type	Term	New Rate	New APY	Old Rate	Last Change	Compound Frequency	Min. to Open	Min. to Earn Int.	Early W/D Penalty?	Other Restrictions
Personal Checking	None	0.05	0.05	0.10	Mar-13	Monthly	\$100	>\$500		
Business Checking	None	0.15	0.15	0.05	Jan-18	Monthly	\$100	\$1,000		
Savings	None	0.35	0.35	0.25	Jul-18	<b>Quarterly</b>	\$100	\$20		Limited W/Ds
Christmas Savings	None	1.35	1.35	1.25	Nov-18	<b>Yearly</b>	\$100	\$20	Yes	No W/Ds except year end and max balance \$6,000
Health Savings	None	0.20	0.20	0.10	Jul-17	Monthly	\$100	\$2,000		
Health Savings	None	0.25	0.25	0.15	Jul-17	Monthly	>\$10,000	\$10,000		
Money Market *	None	0.35	0.35	0.25	Jul-18	Monthly	\$2,000	\$2,000		Limited W/Ds
Money Market*	None	0.50	0.50	0.30	Jul-18	Monthly	>\$10,000	\$10,000		Limited W/Ds
CD **	1 mo.	0.20	0.20	0.15	Feb-17	@ maturity	\$1,000	\$1,000	Yes	
CD **	2 mo.	0.20	0.20	0.15	Feb-17	@ maturity	\$1,000	\$1,000	Yes	
CD **	3 mo.	0.35	0.35	0.25	May-18	@ maturity	\$1,000	\$1,000	Yes	
CD**	6 mo.	<b>1.74</b>	<b>1.75</b>	0.65	<b>Jan-19</b>	Monthly	\$1,000	\$1,000	Yes	
CD **	12 mo.	<b>1.44</b>	<b>1.45</b>	1.14	<b>Jan-19</b>	Monthly	\$1,000	\$1,000	Yes	
ONE UP CD **	18 mo.	<b>1.98</b>	<b>2.00</b>	1.19	<b>Jan-19</b>	Monthly	\$1,000	\$1,000	Yes	
ONE UP CD **	24 mo.	<b>1.685</b>	<b>1.70</b>	1.35	<b>Jan-19</b>	Monthly	\$1,000	\$1,000	Yes	
ONE UP CD **	36 mo.	<b>2.08</b>	<b>2.10</b>	1.84	<b>Jan-19</b>	Monthly	\$1,000	\$1,000	Yes	
ONE UP CD **	48 mo.	2.00	2.02	1.49	Jun-18	Monthly	\$1,000	\$1,000	Yes	
ONE UP CD **	60 mo.	2.10	2.12	2.03	Jun-18	Monthly	\$1,000	\$1,000	Yes	
<b>IRA PRODUCTS</b>										
ONE UP CD **	18 mo.	1.35	1.36	0.85	Jun-18	Monthly	\$1,000	\$1,000	Yes	
ONE UP CD **	36 mo.	1.60	1.61	1.44	Jun-18	Monthly	\$1,000	\$1,000	Yes	
PASSBOOK	None	1.00	1.01	0.75	Jul-18	<b>Quarterly</b>	\$50	\$50	Yes	

**NOTE: Annual Percentage Yield (APY) assumes a minimum average daily balance of \$1,000 and that interest is paid directly into the account.**

**\*\* CD Interest** can be paid directly to the certificate, by check or direct deposit into a checking/savings account at Security State Bank or through ACH to another institution. **One Up Option** means the interest rate may be changed at the customer's request once during the term of the certificate.

\*Money Market Interest Rates vary based on the average daily balance of the account.

**Prime: 5.50**

Penalty for Early Withdrawal on CD's:

Term	Penalty
1 to 6 months	1 months interest
7 to 17 months	3 months interest
18 to 24 months	6 months interest
25 to 35 months	9 months interest
36 month & longer	12 months interest

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