

**SECURITY STATE BANK
CD & ACCOUNT RATES
UPDATED 01/03/2022**

****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	0.01	0.01	0.05	Mar-20	Monthly	\$50	>\$500		
Platinum Checking (0.15 over Personal)	None	0.16	0.16	0.20	Mar-20	Monthly	\$50	>\$1000		
Business Checking	None	0.01	0.01	0.05	Mar-20	Monthly	\$100	\$1,000		
Savings	None	0.10	0.10	0.25	Mar-20	Quarterly	\$50	\$20		Limited W/Ds
Christmas Savings	None	0.75	0.75	1.35	Nov-20	Yearly	\$100	\$20	Yes	No W/Ds except year end and max balance \$6,000
Health Savings	None	0.01	0.01	0.05	Mar-20	Monthly	\$100	\$2,000		
Health Savings	None	0.05	0.05	0.10	Mar-20	Monthly	>\$10,000	\$10,000		
Money Market *	None	0.05	0.05	0.20	Mar-20	Monthly	\$2,000	\$2,000		Limited W/Ds
Money Market*	None	0.10	0.10	0.25	Mar-20	Monthly	>\$10,000	\$10,000		Limited W/Ds
CD **	3 mo.	0.10	0.10	0.15	Sept-20	@ maturity	\$1,000	\$1,000	Yes	
CD**	6 mo.	0.20	0.20	0.25	Sept-20	Monthly	\$1,000	\$1,000	Yes	
CD **	12 mo.	0.30	0.30	0.35	Sept-21	Monthly	\$1,000	\$1,000	Yes	
ONE UP CD **	18 mo.	0.35	0.35	0.40	Sept-21	Monthly	\$1,000	\$1,000	Yes	
ONE UP CD **	24 mo.	0.40	0.40	0.45	Sept-21	Monthly	\$1,000	\$1,000	Yes	
ONE UP CD **	36 mo.	0.50	0.50	0.55	Sept-21	Monthly	\$1,000	\$1,000	Yes	
ONE UP CD **	48 mo.	0.60	0.60	0.70	Sept-21	Monthly	\$1,000	\$1,000	Yes	
ONE UP CD **	60 mo.	0.70	0.70	0.75	Sept-21	Monthly	\$1,000	\$1,000	Yes	

IRA PRODUCTS

ONE UP CD **	18 mo.	0.40	0.40	0.45	Sept-21	Monthly	\$1,000	\$1,000	Yes	
ONE UP CD **	36 mo.	0.50	0.50	0.60	Sept-21	Monthly	\$1,000	\$1,000	Yes	
PASSBOOK	None	0.15	0.15	0.20	Oct-20	Quarterly	\$100	\$100	Yes	

****JUMBO RATES****

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
CD **	3 mo.	0.20	0.20	0.25	Sept-20	@ maturity	\$250,000	\$250,000	Yes	
CD **	6 mo.	0.30	0.30	0.35	Sept-20	@ maturity	\$250,000	\$250,000	Yes	
CD **	12 mo.	0.40	0.40	0.45	Sept-21	Monthly	\$250,000	\$250,000	Yes	
CD ONE UP **	18 mo.	0.45	0.45	0.50	Sept-21	Monthly	\$250,000	\$250,000	Yes	
CD ONE UP **	24 mo.	0.50	0.50	0.55	Sept-21	Monthly	\$250,000	\$250,000	Yes	
CD ONE UP **	36 mo.	0.60	0.60	0.65	Sept-21	Monthly	\$250,000	\$250,000	Yes	
CD ONE UP **	48 mo.	0.70	0.70	0.80	Sept-21	Monthly	\$250,000	\$250,000	Yes	
CD ONE UP **	60 mo.	0.80	0.80	0.85	Sept-21	Monthly	\$250,000	\$250,000	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.

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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Prime 3.25%
MM – 0.15% and 0.25%

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WORLAND (307)347-4300
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[FFIEC RATE SPREAD CALCULATOR](#)

Primary Mortgage Market Survey **30-Yr FRM** **15-Yr ARM** **5/1-Yr ARM**
1/06/2022 3.22% 2.43% 2.41%

11/01/2021 to 11/30/2021

WYO-STAR I: 0.373%

WYO-STAR II: 1.166%