

**SECURITY STATE BANK  
CD & ACCOUNT RATES  
UPDATED 05/05/2022**

\*\*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<br>(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. | <b>0.30</b> | <b>0.30</b> | <b>0.35</b> | <b>Sept-21</b> | Monthly            | \$1,000      | \$1,000           | Yes                |   |
| ONE UP CD **                              | 18 mo. | <b>0.35</b> | <b>0.35</b> | <b>0.40</b> | <b>Sept-21</b> | Monthly            | \$1,000      | \$1,000           | Yes                |   |
| ONE UP CD **                              | 24 mo. | <b>0.40</b> | <b>0.40</b> | <b>0.45</b> | <b>Sept-21</b> | Monthly            | \$1,000      | \$1,000           | Yes                |   |
| ONE UP CD **                              | 36 mo. | <b>0.50</b> | <b>0.50</b> | <b>0.55</b> | <b>Sept-21</b> | Monthly            | \$1,000      | \$1,000           | Yes                |   |
| ONE UP CD **                              | 48 mo. | <b>0.60</b> | <b>0.60</b> | <b>0.70</b> | <b>Sept-21</b> | Monthly            | \$1,000      | \$1,000           | Yes                |   |
| ONE UP CD **                              | 60 mo. | <b>0.70</b> | <b>0.70</b> | <b>0.75</b> | <b>Sept-21</b> | Monthly            | \$1,000      | \$1,000           | Yes                |   |

**IRA PRODUCTS**

|              |        |             |             |             |                |           |         |         |     |  |
|--------------|--------|-------------|-------------|-------------|----------------|-----------|---------|---------|-----|--|
| ONE UP CD ** | 18 mo. | <b>0.40</b> | <b>0.40</b> | <b>0.45</b> | <b>Sept-21</b> | Monthly   | \$1,000 | \$1,000 | Yes |  |
| ONE UP CD ** | 36 mo. | <b>0.50</b> | <b>0.50</b> | <b>0.60</b> | <b>Sept-21</b> | 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         | <b>\$250,000</b> | <b>\$250,000</b>  | Yes                |                    |
| CD **        | 6 mo.  | 0.30        | 0.30        | 0.35        | Sept-20        | @ maturity         | <b>\$250,000</b> | <b>\$250,000</b>  | Yes                |                    |
| CD **        | 12 mo. | <b>0.40</b> | <b>0.40</b> | <b>0.45</b> | <b>Sept-21</b> | Monthly            | <b>\$250,000</b> | <b>\$250,000</b>  | Yes                |                    |
| CD ONE UP ** | 18 mo. | <b>0.45</b> | <b>0.45</b> | <b>0.50</b> | <b>Sept-21</b> | Monthly            | <b>\$250,000</b> | <b>\$250,000</b>  | Yes                |                    |
| CD ONE UP ** | 24 mo. | <b>0.50</b> | <b>0.50</b> | <b>0.55</b> | <b>Sept-21</b> | Monthly            | <b>\$250,000</b> | <b>\$250,000</b>  | Yes                |                    |
| CD ONE UP ** | 36 mo. | <b>0.60</b> | <b>0.60</b> | <b>0.65</b> | <b>Sept-21</b> | Monthly            | <b>\$250,000</b> | <b>\$250,000</b>  | Yes                |                    |
| CD ONE UP ** | 48 mo. | <b>0.70</b> | <b>0.70</b> | <b>0.80</b> | <b>Sept-21</b> | Monthly            | <b>\$250,000</b> | <b>\$250,000</b>  | Yes                |                    |
| CD ONE UP ** | 60 mo. | <b>0.80</b> | <b>0.80</b> | <b>0.85</b> | <b>Sept-21</b> | Monthly            | <b>\$250,000</b> | <b>\$250,000</b>  | 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 |

**BASIN**  
(307)568-2483  
201 South 4<sup>th</sup> Street  
PO Box 531  
Basin WY 82410  
[ssbbasin@ssbwyo.bank](mailto:ssbbasin@ssbwyo.bank)

**GILLETTE**  
(307)686-8080  
2124 S Douglas Hwy  
Gillette WY 82717  
[ssbgillette@ssbwyo.bank](mailto:ssbgillette@ssbwyo.bank)

**GREYBULL**  
(307)765-2600  
901 N 6<sup>th</sup> St  
Greybull WY 82426  
[ssbgreybull@ssbwyo.bank](mailto:ssbgreybull@ssbwyo.bank)

**SHERIDAN** – (307)672-8080  
2070 Coffeen Ave.  
Sheridan WY 82801  
[ssbsheridan@ssbwyo.bank](mailto:ssbsheridan@ssbwyo.bank)

**WORLAND** (307)347-4300  
320 N 10<sup>th</sup> St.  
Worland WY 82401  
[ssbworland@ssbwyo.bank](mailto:ssbworland@ssbwyo.bank)

[FFIEC RATE SPREAD CALCULATOR](#)

Prime 4.00%

MM – 0.15% and 0.25%

**Primary Mortgage Market Survey**  
5/05/2022

**30-Yr FRM**  
5.27%

**15-Yr ARM**  
4.52%

**5/1-Yr ARM**  
3.96%

03/01/2022 to 03/31/2022

WYO-STAR I: 0.329%

WYO-STAR II: 1.038%