

**SECURITY STATE BANK  
CD & ACCOUNT RATES  
UPDATED 12/31/2022**

**\*\*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	0.30	0.30	0.10	Mar-20	Quarterly	\$50	\$20		Limited W/Ds
Christmas Savings	None	1.75	1.75	0.75	Nov-22	Yearly	\$100	\$20	Yes	No W/Ds except year end and max balance \$6,000
Health Savings	None	0.15	0.15	0.01	Oct-22	Monthly	\$100	\$2,000		
Health Savings	None	0.20	0.20	0.05	Oct-22	Monthly	>\$10,000	\$10,000		
Money Market *	None	0.20	0.20	0.10	Oct-22	Monthly	\$2,000	\$2,000		Limited W/Ds
Money Market*	None	0.65	0.65	0.50	Oct-22	Monthly	>\$10,000	\$10,000		Limited W/Ds
CD **	3 mo.	0.30	0.30	0.20	Oct-22	@ maturity	\$1,000	\$1,000	Yes	
CD**	6 mo.	0.50	0.50	0.30	Oct-22	Monthly	\$1,000	\$1,000	Yes	
CD **	12 mo.	1.70	1.71	1.20	Oct-22	Monthly	\$1,000	\$1,000	Yes	
ONE UP CD **	18 mo.	1.75	1.76	1.20	Oct-22	Monthly	\$1,000	\$1,000	Yes	
ONE UP CD **	24 mo.	1.70	1.71	1.20	Oct-22	Monthly	\$1,000	\$1,000	Yes	
ONE UP CD **	36 mo.	1.65	1.66	1.30	Oct-22	Monthly	\$1,000	\$1,000	Yes	
ONE UP CD **	48 mo.	1.60	1.61	1.35	Oct-22	Monthly	\$1,000	\$1,000	Yes	
ONE UP CD **	60 mo.	1.55	1.56	1.40	Oct-22	Monthly	\$1,000	\$1,000	Yes	
<b>IRA PRODUCTS</b>										
ONE UP CD **	18 mo.	1.80	1.81	1.25	Oct-22	Monthly	\$1,000	\$1,000	Yes	
ONE UP CD **	36 mo.	1.75	1.76	1.35	Oct-22	Monthly	\$1,000	\$1,000	Yes	
PASSBOOK	None	0.40	0.40	0.15	Oct-22	Quarterly	\$100	\$100	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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[FFIEC RATE SPREAD CALCULATOR](#)

**PRIME RATE: 7.50%**