



TRUTH IN SAVINGS DISCLOSURE

SECURITY FREE CHECKING ACCOUNT

- **Minimum balance to open the account** - You must deposit \$100.00 to open this account.
- **Additional Terms:**
 - Free checking - no monthly maintenance charges
 - Unlimited check writing privileges
 - VISA Check Card or ATM card available with this account (subject to approval)
 - Free online banking with eStatements*
 - One free order of personalized checks per year (special check styles apply)

**By enrolling in eStatements and allowing us to send your monthly bank statement electronically through online banking, you will not receive a monthly paper statement fee of \$4.00. If you elect to receive your monthly bank statement via paper, you will receive a monthly paper statement fee of \$4.00.*

SECURITY BONUS CHECKING ACCOUNT

- **Rate Information** - Your interest rate and annual percentage yield may change.
- **Frequency of rate changes** - We may change the interest rate on your account daily.
- **Determination of rate** - At our discretion, we may change the interest rate on your account. This is a tiered rate account that pays a high rate of interest, as well as a second tier rate of interest, if you meet the qualification criteria, and pays a lower rate of interest if you do not meet the qualification criteria. Please refer to our separate rate disclosure within the online account opening system for current rate information.
- **Qualifications** - To qualify for the Bonus Rate and the ATM fees refund, you must meet the following requirements per monthly qualification cycle:
 - At least 10 Check Card purchases of at least \$3.00 must post and clear your account.
 - At least one ACH debit or Direct Deposit must post and clear your account.
 - Sign up for Online Banking and elect to receive eStatements.
- **Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.
- **Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.
- **Minimum balance to open the account** - You must deposit \$100.00 to open this account.
- **Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- **Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- **Monthly qualification cycle** - Monthly qualification cycle means a period beginning two business days prior to the first day of the current statement cycle through two business days prior to the close of the current statement cycle.



- **ATM fees refund** - If you have met your qualifications for the monthly qualification cycle, we will refund ATM fees, imposed by our institution and other U.S. financial institutions, up to an aggregate amount of \$25.00 per monthly qualification cycle and deposit them into your account on the last day of your statement cycle.
- **Additional Terms:**
 - Free checking - no monthly maintenance charges Unlimited check writing privileges
 - Free Check Card (subject to approval)

SECURITY SENIOR CHECKING ACCOUNT

- **Rate Information** - Your interest rate and annual percentage yield may change. Frequency of rate changes - We may change the interest rate on your account daily. Determination of rate - At our discretion, we may change the interest rate on your account.
- **Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.
- **Effect of closing an account** - If you close your account before interest is credited, you will not receive the accrued interest.
- **Minimum balance to open the account** - You must deposit \$100.00 to open this account.
- **Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- **Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- **Additional Terms:**
 - Free checking - no monthly maintenance charges Unlimited check writing privileges
 - Monthly statement w/images of checks
 - VISA Check Card or ATM card available with this account (subject to approval)
- **Additional benefits include -**
 - One free order of personalized Senior Checks per year (special check styles apply)
 - Free Cashier's Checks and Money Orders
 - Free Notary and Signature Guarantee services
 - Free Photocopies
 - Free Telephone banking
 - Free Online banking

SECURITY SAVINGS ACCOUNT

- **Rate Information** - Your interest rate and annual percentage yield may change.
- **Frequency of rate changes** - We may change the interest rate on your account daily.
- **Determination of rate** - At our discretion, we may change the interest rate on your account.
- **Compounding and crediting frequency** - Interest will be compounded every quarter. Interest will be credited to your account every quarter.
- **Effect of closing an account** - If you close your account before interest is credited, you will not



receive the accrued interest.

- **Minimum balance to open the account** - You must deposit \$100.00 to open this account.
- **Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- **Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- **Transaction limitations:**
 - Transfers from a Security Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per calendar month with no transfers by check, draft, debit card, or similar order to third parties.
- **Fees:**
 - An excess withdrawal fee of \$1.00 will be charged for each withdrawal in excess of six during a quarter.
- **Additional Terms:**
 - Quarterly statements (eStatements available to customers with Online banking)

6-MONTH OR 12-MONTH CERTIFICATE OF DEPOSIT

- **Rate Information** - You will be paid the disclosed rate until first maturity.
- **Compounding frequency** - Interest will be compounded every month.
- **Crediting frequency** - Interest will be credited to your account every month.
- **Minimum balance to open the account** - You must deposit \$2,000.00 to open this account. Please contact us directly at (918) 664-6100 for instructions to fund your CD.
- **Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- **Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- **Transaction limitations:**
 - You may not make any deposits into your account before maturity.
 - You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
 - You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.
- **Time requirements** - Your account will mature as stated on your certificate of deposit.
- **Early withdrawal penalties** (a penalty may be imposed for withdrawals before maturity) - The fee we may impose will equal one month's interest on the amount withdrawn subject to penalty. In certain circumstances such as the death or incompetence of an owner of this



account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

- **Withdrawal of interest prior to maturity** - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.
- **Automatically renewable time account** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will not accrue after final maturity. Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.
- You will have ten calendar days after maturity to withdraw the funds without a penalty.

COMMON FEATURES

- **Account Rates and Fees** - Please refer to our Rates page within the Security Bank Website (www.sbtulsa.bank/services-tools/tools/rates.html) for current interest rate and annual percentage yield information and to our separate fee schedule below for additional information about charges.
- **Overdraft Fee Transaction Categories** - The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means. Please refer to our Overdraft Protection Policy below.