

## TRUTH IN SAVINGS

Security Checking



**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All Credit transactions (deposits) post first. Debits will post in the following order: The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

Checks cashed at Bank  
Bank payments and transfers  
ATM & Debit Card transactions  
ACH Withdrawals  
Checks

Within each category Debits will post from lowest to highest dollar amount with the exception of Checks, which clear in check number order. Transactions may not be processed in the order in which they occurred. The order in which transactions are received and processed can affect the total amount of overdraft fees incurred.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

### **ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

#### **CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY AND TO RECEIVE ELECTRONIC DISCLOSURES AND NOTICES**

By signing the Account Information Document, you consent to conduct transactions electronically and to electronically receive disclosures and notices relative to your account. Your consent applies only to disclosures and notices regarding your deposit account, including periodic account statements. Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form. Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one by calling us or writing us. However, a fee may be assessed for copies of statements in accordance with our fee schedule. You can withdraw your consent at any time by calling or writing us, but such a withdrawal of consent may result in a fee. By consenting to conduct transactions and receive disclosures and notices electronically you agree to provide us with the information (such as a current email address) needed to communicate with you electronically and update us as to any changes in such information by calling or writing us. You must enroll for Online Banking to receive your electronic statement. We reserve the right to provide any disclosures or notices in writing rather than electronically. Except as otherwise provided by law or in other agreements, you can give us all notices regarding your deposit account or your periodic statements, except for stop payment orders, EFT notice of error, EFT notice of unauthorized transfer, change of address request and other notifications, by email using our then current email address, regardless of anything in this agreement to the contrary; however, we reserve the right to have any notices confirmed in writing upon our request.

### **HARDWARE AND SOFTWARE REQUIREMENTS**

Minimum system requirements: To receive and review disclosures electronically, and to view, download, and print your electronic statements, you will need a currently supported Internet browser tool such as Microsoft Internet Explorer, Mozilla Firefox, Apple Safari, Google Chrome and a currently supported version of Adobe Acrobat Reader. Cookies and JavaScript must be enabled in the browser options.

### **CONTACT INFORMATION**

(918) 664-6100  
Security Bank  
10727 E 51st St  
Tulsa, OK 74146  
[customerservice@sbtulsa.bank](mailto:customerservice@sbtulsa.bank)

**FEES AND CHARGES.** Please refer to the separate FEE SCHEDULE DISCLOSURE for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**RATE INFORMATION.** The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier. Please refer to our rates page for current interest rate(s) and annual percentage yield information: [www.sbtulsa.bank/services-tools/tools/rates.html](http://www.sbtulsa.bank/services-tools/tools/rates.html)

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.100% with an annual percentage yield of 0.10%.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**Additional Rate Information.** Interest paid at Bonus Rates if the following criteria are met each Monthly Qualification Cycle:

- Have at least 10 Debit Card transactions of \$3.00 or more post and clear per cycle
- Have at least 1 ACH Debit or Direct Deposit post and clear per cycle
- Sign up for Online Banking and elect to receive Electronic Statements

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 Fee Refund – If you have met your qualifications for the monthly cycle we will refund ATM fees imposed by us or other US financial institutions, up to \$25 per monthly cycle, deposited the last day of the statement cycle.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All Credit transactions (deposits) post first. Debits will post in the following order: The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

- Checks cashed at Bank
- Bank payments and transfers
- ATM & Debit Card transactions
- ACH Withdrawals
- Checks

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**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

**CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY AND TO RECEIVE ELECTRONIC DISCLOSURES AND NOTICES**

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by calling or writing us, but such a withdrawal of consent may result in a fee. By consenting to conduct transactions and receive disclosures and notices electronically you agree to provide us with the information (such as a current email address) needed to communicate with you electronically and update us as to any changes in such information by calling or writing us. You must enroll for Online Banking to receive your electronic statement. We reserve the right to provide any disclosures or notices in writing rather than electronically. Except as otherwise provided by law or in other agreements, you can give us all notices regarding your deposit account or your periodic statements, except for stop payment orders, EFT notice of error, EFT notice of unauthorized transfer, change of address request and other notifications, by email using our then current email address, regardless of anything in this agreement to the contrary; however, we reserve the right to have any notices confirmed in writing upon our request.

#### **HARDWARE AND SOFTWARE REQUIREMENTS**

Minimum system requirements: To receive and review disclosures electronically, and to view, download, and print your electronic statements, you will need a currently supported Internet browser tool such as Microsoft Internet Explorer, Mozilla Firefox, Apple Safari, Google Chrome and a currently supported version of Adobe Acrobat Reader. Cookies and JavaScript must be enabled in the browser options.

#### **CONTACT INFORMATION**

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Security Bank

10727 E 51st St

Tulsa, OK 74146

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**CURRENT RATE INFORMATION.** Please refer to our rates page ([www.sbtulsa.bank/services-tools/tools/rates.html](http://www.sbtulsa.bank/services-tools/tools/rates.html)) for the most current interest rate(s) and annual percentage yield information. To obtain the current rate(s) and annual percentage yield information, you may also call (918) 664-6100.

**FEES AND CHARGES.** Please refer to the separate FEE SCHEDULE DISCLOSURE for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

## TRUTH IN SAVINGS

Platinum 55



**ELIGIBILITY REQUIREMENTS.** This account is designed for our customers age 55 and over.

**RATE INFORMATION.** Please refer to our rates page for current interest rate(s) and annual percentage yield information: [www.sbtulsa.bank/services-tools/tools/rates.html](http://www.sbtulsa.bank/services-tools/tools/rates.html)

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time

**Limitations of Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per month will be charged after 12 months of inactivity.

**PROCESSING ORDER.** All Credit transactions (deposits) post first. Debits will post in the following order: The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

Checks cashed at Bank

Bank payments and transfers

ATM & Debit Card transactions

ACH Withdrawals

Checks

Within each category Debits will post from lowest to highest dollar amount with the exception of Checks, which clear in check number order. Transactions may not be processed in the order in which they occurred. The order in which transactions are received and processed can affect the total amount of overdraft fees incurred.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** This account features the following benefits:

Unlimited Check Writing Privileges

FREE Debit Card

Monthly Statement with Images of Checks

One FREE order of personalized Senior Checks per year

FREE Cashier's Checks and Money Orders

FREE Notary Services

FREE 24 Hour Telephone Banking

FREE Online Banking

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## TRUTH IN SAVINGS

Security Savings



**RATE INFORMATION.** Please refer to our rates page for current interest rate(s) and annual percentage yield information: [www.sbtulsa.bank/services-tools/tools/rates.html](http://www.sbtulsa.bank/services-tools/tools/rates.html)

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per month will be charged after 24 months of inactivity.

**PROCESSING ORDER.** All Credit transactions (deposits) post first. Debits will post in the following order: The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

Withdrawals at Bank

Bank payments and transfers

ATM & Debit Card transactions

ACH Withdrawals

Within each category Debits will post from lowest to highest dollar amount. Transactions may not be processed in the order in which they occurred. The order in which transactions are received and processed can affect the total amount of overdraft fees incurred.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**TRANSACTION LIMITATIONS.** You may only make 6 withdrawals from your account each statement period without being assessed an excessive withdrawal fee. Withdrawals include checks, withdrawals, Internet transfers, and telephone transfers. A fee of \$1.00 will be assessed for each withdrawal in excess of 6 per quarterly statement period.

**CURRENT RATE INFORMATION.** Please refer to our rates page ([www.sbtulsa.bank/services-tools/tools/rates.html](http://www.sbtulsa.bank/services-tools/tools/rates.html)) for the most current interest rate(s) and annual percentage yield information. To obtain the current rate(s) and annual percentage yield information, you may also call (918) 664-6100.

**FEES AND CHARGES.** Please refer to the separate FEE SCHEDULE DISCLOSURE for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**Certificate of Deposit Truth in Savings Disclosure**  
CD 182-364 Days – Personal



**RATE INFORMATION.** Please refer to our rates page for current interest rate(s) and annual percentage yield information: [www.sbtulsa.bank/services-tools/tools/rates.html](http://www.sbtulsa.bank/services-tools/tools/rates.html)

You will be paid this interest rate until maturity.

**COMPOUNDING AND CREDITING.** Interest will be compounded every 3 months and will be credited to the account every 3 months. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$2,000.00 to open this account.

You must maintain a minimum daily balance of \$2,000.00 in the account each day to obtain the disclosed annual percentage yield.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** The minimum amount you may withdraw is \$500.00.

If a withdrawal at maturity or an early withdrawal during the term is requested and it will bring the CD balance below the minimum balance requirement of \$2,000.00 the account must be closed or the request will be canceled. Closures during the term will result in the assessment of an early withdrawal penalty. Unless the Certificate indicates that additional deposits may be added to the CD, you may not make deposits into your CD during the term.

**MATURITY DATE.** Your account will mature stated on your certificate of deposit.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the deposited funds before the maturity date. The fee imposed will equal 3 months of interest.

Where the unpaid interest on the CD is insufficient to pay a penalty, or where interest has already been paid to you or credited to your CD, the penalty shall be deducted from the principal amount of the CD. Partial Withdrawals from CDs are permissible as long as the principal amount of the CD remains above \$2000 after the withdrawal and any applicable penalty. No penalty will be imposed for the withdrawal of a CD prior to maturity upon the death of an Owner of the CD, or upon the Owner being declared legally incompetent by a court or other administrative body of competent jurisdiction. These exceptions do not apply to CDs renewed or entered into after the death of the Owner or after the Owner has been declared legally incompetent.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

Interest will not be paid during the grace period after maturity if the CD is not renewed.

**CURRENT RATE INFORMATION.** Please refer to our rates page ([www.sbtulsa.bank/services-tools/tools/rates.html](http://www.sbtulsa.bank/services-tools/tools/rates.html)) for the most current interest rate(s) and annual percentage yield information. To obtain the current rate(s) and annual percentage yield information, you may also call (918) 664-6100.

**Certificate of Deposit Truth in Savings Disclosure**  
**CD 12-17 Months – Personal**



**RATE INFORMATION.** Please refer to our rates page for current interest rate(s) and annual percentage yield information: [www.sbtulsa.bank/services-tools/tools/rates.html](http://www.sbtulsa.bank/services-tools/tools/rates.html)

You will be paid this interest rate until maturity.

**COMPOUNDING AND CREDITING.** Interest will be compounded every 3 months and will be credited to the account every 3 months. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$2,000.00 to open this account.

You must maintain a minimum daily balance of \$2,000.00 in the account each day to obtain the disclosed annual percentage yield.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** The minimum amount you may withdraw is \$500.00.

If a withdrawal at maturity or an early withdrawal during the term is requested and it will bring the CD balance below the minimum balance requirement of \$2,000.00 the account must be closed or the request will be canceled. Closures during the term will result in the assessment of an early withdrawal penalty. Unless the Certificate indicates that additional deposits may be added to the CD, you may not make deposits into your CD during the term.

**MATURITY DATE.** Your account will mature as stated on your certificate of deposit.

**EARLY WITHDRAWAL PROVISIONS.** We will impose a penalty if you withdraw any or all of the deposited funds before the maturity date. The fee imposed will equal 3 months of interest.

Where the unpaid interest on the CD is insufficient to pay a penalty, or where interest has already been paid to you or credited to your CD, the penalty shall be deducted from the principal amount of the CD. Partial Withdrawals from CDs are permissible as long as the principal amount of the CD remains above \$2000 after the withdrawal and any applicable penalty. No penalty will be imposed for the withdrawal of a CD prior to maturity upon the death of an Owner of the CD, or upon the Owner being declared legally incompetent by a court or other administrative body of competent jurisdiction. These exceptions do not apply to CDs renewed or entered into after the death of the Owner or after the Owner has been declared legally incompetent.

**RENEWAL POLICIES.** Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

Interest will not be paid during the grace period after maturity if the CD is not renewed.

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**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account. Please refer to our rates page for current interest rate(s) and annual percentage yield information: [www.sbtulsa.bank/services-tools/tools/rates.html](http://www.sbtulsa.bank/services-tools/tools/rates.html)

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**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$1,500.00 to open this account.

A monthly service fee of \$8.00 will be imposed every statement cycle the average collected balance falls below \$10,000.00. The average collected balance is calculated by adding the collected principal balance in the account for each day of the period and dividing that figure by the number of days in the period.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per month will be charged after 24 months of inactivity.

**PROCESSING ORDER.** All Credit transactions (deposits) post first. Debits will post in the following order: The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

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**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**TRANSACTION LIMITATIONS.** You may only make 10 withdrawals from your account each statement period without being assessed an excessive withdrawal fee. Withdrawals include pre-authorized, automatic, telephone, checks, drafts, debit cards or other similar order. A fee of \$5.00 will be assessed for each withdrawal in excess of 10 per statement period.

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