



# Rate Sheet

Certificates of Deposit		Rate	APY*
<b>All CD's require a minimum deposit of \$1,000</b>			
91 day	\$1,000 - \$99,999.99	0.10%	0.10%
91 day	\$100,000.00 and up	0.10%	0.10%
6 Month	\$1,000 - \$99,999.99	0.15%	0.15%
6 Month	\$100,000 and up	0.35%	0.35%
1 Year	\$1,000 - \$99,999.99	0.20%	0.20%
1 Year	\$100,000 and up	0.35%	0.35%
18 Month	\$1,000 and up	0.35%	0.35%
2 Year	\$1,000 and up	0.45%	0.45%
30 Month	\$1,000 and up	0.50%	0.50%
3 Year	\$1,000 and up	0.65%	0.65%
5 Year	\$1,000 and up	0.85%	0.85%

Individual Retirement Accounts		Rate	APY*
<b>IRAs require a minimum deposit of \$100</b>			
12 Month Fixed Rate IRA		0.30%	0.30%
18 Month Fixed Rate IRA		0.35%	0.35%
30 Month Fixed Rate IRA		0.50%	0.50%
4 Year Fixed Rate IRA		0.75%	0.75%
2 Year ROTH IRA		0.40%	0.40%
2 Year Education IRA		0.40%	0.40%

There is a substantial penalty for early withdrawal on time deposits.

Variable Rate Accounts - Rate and Yields may change after account opening

\* Annual Percentage Yield is based on monthly compounding with interest left untouched.

To receive APY, account must maintain a minimum balance of \$1,000.

Health Savings Accounts		Rate	APY*
Tier 1	up to \$2,499.99	0.05%	0.05%
Tier 2	\$2,500 - \$9,999.99	0.05%	0.05%
Tier 3	\$10,000 and up	0.10%	0.10%

Deposit Accounts	Minimum to receive APY	Rate	APY*
Double Diamond Club Checking	\$100	0.10%	0.10%
Super Now Checking	\$1,500	0.10%	0.10%
Super-T Money Fund	\$5,000 - \$24,999	0.10%	0.10%
Super-T Money Fund	\$25,000 and up	0.15%	0.15%
Money Market	\$2,500 and up	0.10%	0.10%
Regular Savings	\$100	0.10%	0.10%
Kids Klub Savings	\$25	0.10%	0.10%

\* Annual Percentage Yield is based on monthly compounding with interest left untouched.

All rates subject to change without notice. Please call 405.527.6503 for current rates.  
For more information regarding rates and fees, please contact a Customer Service Representative.

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