



SECURITY BANK AND TRUST COMPANY

Savings Accounts

Available Features	Regular Savings	TNUTMA Savings	Christmas Club
Minimum Opening Deposit	\$25	\$25	\$5
Electronic Statements	✓	✓	✓
Online Banking	✓	✓	✓
Mobile Banking	✓	✓	✓
Bill Pay			
Earns Interest	✓	✓	✓
Mobile Capture Deposit	✓	✓	✓
Free Checks			
Visa Debit/ATM Card			
Monthly Service Charge	\$8	0	0
Minimum daily balance required to avoid monthly Service Charge	\$100	0	0
Account Benefits	Interest paid quarterly on daily balance of \$25 or more	Interest paid quarterly on daily balance of \$25 or more	Interest paid quarterly. Unlimited deposits
Transaction Limits	No more than 6 withdrawals or transfers per calendar month payable to 3 rd parties	No more than 6 withdrawals or transfers per calendar month payable to 3 rd parties	
Paper Statement	\$3	\$3	

• Annual Percentage Yields are available upon request. The APY's and interest rates are subject to change without notice. Interest is calculated using the daily balance method.

• Complete account details are provided in the Truth-in-Savings Disclosures and Your Deposit Account – Terms and Conditions brochure.

Effective: 11/16/2015