SECURITY BANK & TRUST CO.

3/21/2023

Certificate of Deposit Rate Sheet

This Rate Sheet contains information about Interest Rate(s) ("Rate(s)") and Annual Percentage Yield(s) ("APY(s)") for some of the products we offer.

Term	Range	Rate	APY	Minimum Deposit to Open Account
3 Month	Qualifying balance up to $9,999.99	1.00%	1.00%	$1,000
	$10,000 - $49,999.99	2.50%	2.52%	
	$50,000 - $9,999,999.99	2.50%	2.52%	
6 Month	Qualifying balance up to $9,999.99	1.00%	1.00%	$1,000
	$10,000 - $49,999.99	2.50%	2.52%	
	$50,000 - $9,999,999.99	2.50%	2.52%	
1 Year	Qualifying balance up to $9,999.99	2.00%	2.02%	$1,000
	$10,000 - $49,999.99	2.75%	2.78%	
	$50,000 - $9,999,999.99	3.30%	3.34%	
15 Month[‡] **(renew to 12 mo)**	$10,000 and over	4.23%	4.30%	$10,000
2 Year	Qualifying balance up to $9,999.99	2.00%	2.02%	$1,000
	$10,000 - $49,999.99	2.75%	2.78%	
	$50,000 - $9,999,999.99	2.75%	2.78%	
3 Year	Qualifying balance up to $9,999.99	2.00%	2.02%	$1,000
	$10,000 - $49,999.99	2.50%	2.52%	
	$50,000 - $9,999,999.99	2.50%	2.52%	
39 Month Bump-Up	Qualifying balance up to $49,999.99	3.30%	3.34%	$5,000
	$50,000 - $9,999,999.99	3.30%	3.34%	
5 Year	Qualifying balance up to $9,999.99	2.00%	2.02%	$1,000
	$10,000 - $49,999.99	2.50%	2.52%	
	$50,000 - $9,999,999.99	2.50%	2.52%	

[‡]15-month Certificate of Deposit accounts will automatically renew at the 12-month Certificate of Deposit term. The renewal rate will be the same rate we are then offering on new 12-month Certificate of Deposit accounts that have the same term and other features as this account.

Interest Rates and Annual Percentage Yields are current as of the date at the top of this Rate Sheet.
For information on current rates and product terms, contact an employee for further information
(320)864-3171. A penalty may be imposed for early withdrawal. Fees may reduce earnings.

Member FDIC