

PERSONAL & BUSINESS SAVINGS

	SECURITY SAVINGS ^{1,2}	PERSONAL MONEY MARKET ^{1,2}
Reward	Competitive interest paid quarterly	Competitive, tiered rates Higher balances earn higher rates
Opening deposit	\$100	\$1,500
Monthly maintenance fee	\$0	\$8 Fee waived by maintaining \$10,000 average collected balance
Free Online Banking and Bill Pay	✓	✓
Free Mobile Banking and Mobile Deposit	✓	✓
Free transactions	6 per quarter; \$1 per transaction thereafter	Unlimited in person withdrawals; 10 per month by pre-authorized automatic, telephone, checks, drafts, debit cards, or other similar order; \$5 per transaction thereafter
Free statements with check images	✓	✓

¹Interest rate and annual percentage yield (APY may change at any time at the Bank's discretion). Visit www.sbtulsa.bank for current rates.

²A dormant account fee of \$5 per month will be charged if account is inactive for 24 months or more.

	CERTIFICATE OF DEPOSIT (CD)
	Earn higher interest than our Security Savings account
Opening deposit	\$2,000
Term options	30 days to 5 years
FDIC insured	✓
Automatic renewal ⁴	✓
Early withdrawal penalties	✓

⁴10 days after maturity CDs automatically renew for the same term as the original product at the current interest rate on the date of renewal.

	INTRAfi NETWORK DEPOSITS
	Multi-million dollar FDIC insurance coverage
Advantages	Interest above standard savings Convenience - everything is managed internally by Security Bank CD and Sweep account options Ask us for details.

Limits apply. Funds may be submitted for placement only after a depositor enters into a Deposit Placement Agreement with us. The agreement contains important information and conditions regarding the placement of funds by us. IntraFi Network Deposits CD Option is a registered service mark of IntraFi Network, LLC

	TRADITIONAL IRA	ROTH IRA
Tax advantage ⁵	Tax deductible contributions	Tax free earnings at withdrawal*
Income limits to open	No	Yes
Setup fees, monthly/annual fees	No	No
Contribution limits	Yes, see current limits	Yes, see current limits
Early withdrawal penalties ⁶	Yes, see penalties/exceptions	Yes, see penalties/exceptions
Mandatory withdrawal age	72 (70 ^{1/2} if you reached 70 ^{1/2} before Jan. 1, 2020)	No

⁵Subject to some minimal conditions. Consult a tax advisor.

⁶Certain exceptions apply, such as healthcare, purchasing first home, etc.

	HEALTH SAVINGS ACCOUNT (HSA)
	Pay qualified medical expenses covered in high-deductible health plan tax free
Earns interest ⁷	Tiered rates
Opening deposit	\$100
Monthly maintenance fee	\$0
Free Online Banking and Bill Pay	✓
Free Mobile Banking and Mobile Deposit	✓

A health savings account is a tax-exempt trust or custodial account established exclusively for the purpose of paying qualified expenses for the account beneficiary, spouse and children who are covered under a high-deductible health plan (HDHP). Not all HDHPs are HSA-eligible. It is the account holder's responsibility to check with their insurer to make sure their HDHP is HSA-eligible. Please refer to the provided Health Savings Account Disclosure Statement - Custodial Account.

⁷Interest rates and annual percentage yield (APY) may change at any time at the Bank's discretion. Visit sbtulsa.bank for current rates.