

Security National Bank Personal Deposit Account Types

SNB Checking

- No minimum to open
- ATM debit card
- Online banking
- Online bill pay
- \$5.00 Service charge per statement cycle
- \$3.00 credited back for receiving e-Statements & Notices
- \$1.00 credited back for receiving a direct deposit
- \$1.00 credited back for maintaining a daily balance above \$300

Service Charge will be waived if the account owner(s) meet at least one of the following:

- Under 18 years of age
- Maintain a combined daily minimum balance over \$10,000 in any combination of checking, saving, CD's & IRA accounts during the statement cycle
- Maintain a combined daily principle loan balance over \$25,000 during the statement cycle

Heritage Checking

- \$100.00 minimum to open
- Heritage checks and services provided at no extra charge for monthly service fee of \$9.00
- Fees waived on transactions conducted at SNB ATM; Other ATM withdrawals will receive a \$1.00 service charge
- Monthly ATM Debit card fee waived

Heritage Gold Checking (50 years and older)

- Includes same features as the Heritage Checking account for only \$5.00 per month

Customer Benefits for Heritage Accounts

- No Minimum Balance Required
- Unlimited Check Writing Privilege
- Personalized Checks Discount
- Safe Deposit Box Credit
- Cashier's Checks
- 24 Hour Banking
- Wire Transfer Discount
- Plus Other Value Added Features

Regular Savings Account

- Earn interest quarterly on collected balance
- \$3.00 service charge if minimum daily balance falls below \$100.00 during the quarter
- Limited transactions: Up to six withdrawals may be made per quarter at no charge; any withdrawals thereafter carry additional charges
- Pre-authorized withdrawals are limited

SNB Super Saver Children's Club Account

- \$25.00 minimum to open
- Earn interest quarterly on collected balance
- Limited transactions: Up to six withdrawals may be made per quarter

Money Market Investment Account

- \$100.00 minimum to open
- Earn interest on collected balance
- Interest paid monthly
- Limited to six pre-authorized transfers per month
- If withdrawals exceed the limit, there will be a \$5.00 charge per debit transaction.
- If excessive withdrawals occur on more than an occasional basis, the account may be closed or changed to a different plan
- No monthly charge if average collected balance is \$2,500.00 and above
- A \$5.00 charge will be incurred if the average collected balance falls below \$2,500.00

Prime Plus Money Market

- \$10,000.00 minimum to open
- Interest paid monthly
- If balance falls below \$10,000.00, a service charge will be assessed
- Limited to six pre-authorized transfers per month
- If withdrawals exceed the limit, there will be a \$5.00 charge per debit transaction.
- If excessive withdrawals occur on more than an occasional basis, the account may be closed or changed to a different plan

CDs

Certificate of Deposits offer the safety of FDIC insurance and a guaranteed interest rate. Security National Bank offers a variety of certificates to meet your maturity and yield needs.

- Certificates can be titled for individual, joint, in-trust-for, estate, or payable-on-death ownership.
- Simple interest is paid on 365/366 day basis annually or at maturity or it may be compounded on a quarterly, semi-annual, or annual basis.
- The balance on which interest is computed for your account is determined by the daily balance method.
- Interest accrues daily and pays monthly.
- Interest will be credited to the principal of your certificate monthly, unless you request a monthly deposit to an SNB checking or savings account.
- CDs are FDIC insured and subject to penalty for early withdrawal.
- There are no set-up or annual fees.

Complete account disclosures, with current annual percentage yield information, are available upon request. For additional information, please contact a Customer Service Representative at 580-234-5151 or email us at customerservice@SNBEnid.com.