



NOTICE AND SUMMARY OF ACCOUNT AND FEE CHANGES

Notice Date: June 2023

Effective Date: August 15, 2023

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The following account and fee changes will go in to effect August 15, 2023.

Account(s) Affected	Current (Prior to 8/15/2023)	Changes Effective 8/15/2023
-ESSENTIAL CHECKING -SECURITY PLU\$ CHECKING -ULTIMATE PLUS CHECKING -HEALTH SAVINGS ACCOUNT	No mailed statement fee	Mailed Statement Fee ⁽¹⁾ - \$3.00 per statement
E-CHECKING	No service charge when you enroll in E-Statements. Must enroll in E-Statements within 30 days of account opening or account converts to Security Basic Checking with applicable fees and service charges.	A service charge of \$5.00 will be imposed each monthly statement cycle if the account is not successfully enrolled in E-Statements.
IN TRUST FOR (ITF) SAVINGS	No service charge.	A service charge of \$6.00 will be imposed every quarter if the balance in the account falls below \$100.00 any day of the quarter.
WUGMA SAVINGS <u>New Name:</u> UTMA SAVINGS (Uniform Transfer to Minors Act)	Beneficiary age not defined. No service charge.	There will be no service charge imposed on the account prior to the UTMA beneficiary's twenty-first (21) birthday. On their twenty-first birthday, the account will convert to a Security Saver account with a service charge of \$6.00 imposed every quarter if the balance in the account falls below \$300.00 any day of the quarter.
-SAVINGS ACCOUNT: Security Saver Personal, Business, & Organization <u>New Name: Non-Profit</u>	An excess withdrawal fee of \$1.00 will be charged for each over-the-counter savings withdrawal in excess of nine during the quarter.	An excess withdrawal fee of \$2.00 will be charged for each over-the-counter savings withdrawal in excess of nine during the quarter.
-MINOR SAVINGS ACCOUNT -IN TRUST FOR SAVINGS -WUGMA/UTMA SAVINGS	No mailed statement fee	Mailed Statement Fee ⁽¹⁾ - \$3.00 per statement
MONEY MARKET DEPOSIT ACCOUNT: Personal, Business, & Organization <u>New Name: Non-Profit</u>	No mailed statement fee	Mailed Statement Fee ⁽¹⁾ - \$3.00 per statement
CERTIFICATE OF DEPOSIT - EARLY WITHDRAWAL PENALTY	Certificates with a term of 36 months or greater are subject to a 180-day interest penalty.	Certificates with a term of 36 months and less than 48 months are subject to a 180-day interest penalty. Certificates with a term of 48 months or greater are subject to a 365-day interest penalty.

Changes continued on reverse side.

Account(s) Affected	Current (Prior to 8/15/2023)	Changes Effective 8/15/2023
BASIC BUSINESS CHECKING	No Service Charge when you enroll in E-Statements. Must enroll in E-Statements within 30 days of account opening or account converts to Business Checking-Regular with applicable fees and service charges.	A service charge of \$5.00 will be imposed each monthly statement cycle if the account is not successfully enrolled in E-Statements.
	Account for businesses with less than 100 items deposited and 100 checks written per month. If more than 100 items are deposited or more than 100 checks are written per monthly statement cycle, the following per item fees will apply: Checks written over 100 \$0.20 per item; Items deposited over 100 \$0.05 per item.	Account for businesses with less than a combined 200 Debits Posted/Deposited Items per monthly statement cycle. \$0.20 fee per item over a combined 200 Debits Posted/Deposited Items. ⁽²⁾⁽³⁾
BUSINESS CHECKING - REGULAR New Name: BUSINESS CHECKING	Monthly Service Charge - \$10.00	Monthly Service Charge - \$10.00 (No Change)
	Per Debit Posted \$0.12 (checks only)	Per Debit Posted \$0.12 fee ⁽²⁾
	Per Deposit Posted \$0.13; Foreign Items Deposited \$0.05 per item; Security State Bank Items Deposited \$0.00 per item	Per Deposited Item \$0.10 fee ⁽³⁾
	No mailed statement fee	Mailed Statement Fee ⁽¹⁾ - \$3.00 per statement
	Earnings Credit \$0.12 per \$100	Earnings Credit \$0.10 per \$100
BUSINESS CHECKING - INTEREST BEARING New Name: BUSINESS PLUS CHECKING	Monthly Service Charge - \$10.00	Monthly Service Charge - \$10.00 (No Change)
	Per Debit Posted \$0.12 (checks only)	Per Debit Posted \$0.12 fee ⁽²⁾
	Per Deposit Posted \$0.13; Foreign Items Deposited \$0.05 per item; Security State Bank Items Deposited \$0.00 per item	Per Deposited Item \$0.10 fee ⁽³⁾
	No mailed statement fee	Mailed Statement Fee ⁽¹⁾ - \$3.00 per statement
ORGANIZATION CHECKING New Name: NON-PROFIT CHECKING	Account for small, low activity non-profit clubs, churches and organizations. No monthly service charge.	Account for non-profit clubs, churches and organizations with less than 50 combined Debits Posted/Deposited Items per monthly statement cycle. \$0.20 fee per item over 50 combined Debits Posted/Deposited Items. ⁽²⁾⁽³⁾
ORGANIZATION CHECKING-INTEREST BEARING New Name: NON-PROFIT PLUS CHECKING	\$8.00 Monthly Service Charge if balance falls below \$1,000.00 any day of the monthly statement cycle.	\$8.00 Monthly Service Charge if balance falls below \$1,000.00 any day of the monthly statement cycle. (No Change)
	\$0.20 per check fee will be charged for each check paid out of this account in excess of 30 during the monthly statement cycle.	Monthly Service Charge includes 200 combined Debits Posted/Deposited Items per monthly statement cycle. \$0.20 fee per item over 200 combined Debits Posted/Deposited Items. ⁽²⁾⁽³⁾

⁽¹⁾ The Mailed Statement Fee can be avoided with successful enrollment of E-Statements on the account.

⁽²⁾ Debits include Checks, ACH Items, Debit Card Items, ATM Withdrawals, Internet Transfers, In-Person Transfers and Telephone Transfers.

⁽³⁾ Deposited Items include all Checks Deposited, ACH Deposits, Mobile Deposits, Internet Transfers, In-Person Transfers and Telephone Transfers.