



SECURITY NATIONAL BANK
of South Dakota *Member FDIC*

PERFORMANCE PLUS CHECKING

- ✓ Up to \$15 in ATM fee reimbursements per month
- ✓ Free VISA Debit Card
- ✓ Free Online Banking, Bill Pay and eStatements
- ✓ No per check charge and unlimited check writing
- ✓ Fully redesigned Mobile Banking App

3.15% APY*

On balances of \$25,000 or less

VISIT EITHER OF OUR CONVENIENT LOCATIONS

6601 S. Louise Ave.
Sioux Falls, SD 57108
(605) 977-9000

4621 W. 26th St.
Sioux Falls, SD 57106
(605) 323-0155

Lobby Hours:

Monday - Friday 9AM - 5PM

Saturday 9AM - 12PM

Drive-up Hours:

Monday - Friday 8AM - 6PM

Saturday 9AM - 12PM



PERFORMANCE PLUS CHECKING DISCLOSURE

Security National Bank of South Dakota understands how to reward its customers, which is why we offer an account that pays you a high interest rate and gives you an attractive list of FREE services.

To qualify for Performance Plus Checking you are required to:

- Have a monthly^{††} direct deposit of at least \$100 ^{***}
- Have 12 VISA debit card transactions per month^{††}
- ATM transactions not included. Purchases must be posted, not pending.
- Receive eStatements
- Sign-on to ebank at least once per month^{††}
- Maintain a valid email address with the bank

If you meet the above requirements, you receive the following checking account benefits:

- 3.15% APY for balances up to \$25,000^{**}
- Range of .67% -3.15% APY for balances over \$25,000 (no cap)^{**} 0.05% APY if all of the qualification requirements listed above are not met^{**}
- ATM Usage – Security National Bank will automatically refund your account up to \$15.00 per statement cycle for ATM surcharge and foreign fees (up to \$8 in foreign fees and \$7 in surcharge fees). Fees will be credited to the account by the end of each statement cycle.

Additional Account Benefits

- **Free** ATM/VISA Debit Card
- **Free** Online Banking with **Free** Bill Pay
- No per check charge and Unlimited Check writing

*** Account requires minimum opening balance of \$50. For personal accounts only. One account per household. For accounts that meet the above qualifications during the statement period, an interest rate of 3.10% will be paid on the entire balance with an APY of 3.15% if your average daily balance is \$25,000 or less. An interest rate of .40% will be paid only for that portion of your average daily balance that is greater than \$25,000. The APY for this tier will range from 0.67% to 3.15% depending on the balance in the account. This range is calculated using a hypothetical average balance of \$250,000. For accounts that do not meet these qualifications, 0.05% APY is paid on the entire average daily balance and you will not receive ATM fee refunds. Rate is effective 12/14/18. All features of this account are subject to change at the bank's discretion at any time. If you close your account before interest is credited, you will not receive the accrued interest.*

†† Monthly is defined as three processing days prior to statement cycle date. Statement cycles for performance plus checking occur on the 9th business day of each month. Requirements are considered complete when the transactions have posted to the account. Pending or unprocessed transaction not posted during the current statement cycle will be credited in the following statement cycle. Accessing your account via mobile/tablet banking will not satisfy or count toward the required sign-on to eBank.

****If you don't have the ability to set up a recurring credit, it can be substituted with an automatic recurring external ACH debit.*

Interest rates are paid using the average-daily-balance method. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. Interest is compounded daily and credited on the last day of your statement cycle. Non-cash items (e.g. checks) you deposit into your account begin to earn interest on the business day we receive credit. Your interest rate and annual percentage yield may change. Fees could reduce earnings on your account.

Call us at 605-977-9000 or 605-323-0155. For information on account fees, see the current fee and information schedule.

<u>Tiers</u>	<u>Interest Rate</u>	<u>Annual Percentage Yield</u>
0-\$25,000	3.10%	3.15%
Over \$25,000	0.40%	Range from 0.67% to 3.15%
Non-qualifying accounts	0.05%	0.05%