



SECURITY NATIONAL BANK

# PREFERRED REWARDS CHECKING





## MAKE YOUR MONEY WORK EVEN HARDER FOR YOU.

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You know you're doing right when you're prepared for what's ahead. Consider this checking solution a reward for having the discipline to build savings. As your financial partner, we want to help you grow your money even more. Earning a high interest rate on the funds in your checking account is just the start.

### **Additional account benefits:**

- Mobile Deposit and Zelle®
- Free VISA® debit card
- Free online banking, Bill Pay and eStatements
- No per check charge and unlimited check writing
- Fully redesigned SNB mobile app

# Current Preferred Rewards Rates

Tiers	Interest Rate	Annual Percentage Yield
0–\$25,000	2.96%	3.00%
Over \$25,000	0.25%	Range from 0.53% to 3.00%
Non-qualifying accounts	0.05%	0.05%

## If you meet the account requirements,\*\* you receive the following checking account benefits:

- 3.00% APY for balances up to \$25,000.
- Range of 0.53%–3.00% APY for balances over \$25,000 (no cap)\*\*; 0.05% APY if all qualification requirements are not met.
- ATM usage – SNB will automatically refund your account up to \$12.00 per statement cycle for ATM surcharge and foreign fees (up to \$6 in surcharge fees and \$6 in foreign fees). Fees will be credited to the account by the end of each statement cycle.

\*\*Account requires minimum opening balance of \$50. For accounts that meet qualifications during the statement period, an interest rate of 2.96% will be paid on the entire balance with an Annual Percentage Yield of 3.00% if your average daily balance is \$25,000 or less. An interest rate of 0.25% 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 0.53% to 3.00% 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 11/15/24. 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. 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.

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.



# 2025 Monthly Statement Cycle

January							February							March						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
		1	2	3	4								1							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22	16	17	18	19	20	21	22
26	27	28	29	30	31		23	24	25	26	27	28		23	24	25	26	27	28	29
														30	31					
April							May							June						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
		1	2	3	4	5					1	2	3	1	2	3	4	5	6	7
6	7	8	9	10	11	12	4	5	6	7	8	9	10	8	9	10	11	12	13	14
13	14	15	16	17	18	19	11	12	13	14	15	16	17	15	16	17	18	19	20	21
20	21	22	23	24	25	26	18	19	20	21	22	23	24	22	23	24	25	26	27	28
27	28	29	30				25	26	27	28	29	30	31	29	30					
July							August							September						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
		1	2	3	4	5						1	2		1	2	3	4	5	6
6	7	8	9	10	11	12	3	4	5	6	7	8	9	7	8	9	10	11	12	13
13	14	15	16	17	18	19	10	11	12	13	14	15	16	14	15	16	17	18	19	20
20	21	22	23	24	25	26	17	18	19	20	21	22	23	21	22	23	24	25	26	27
27	28	29	30	31			24	25	26	27	28	29	30	28	29	30				
							31													
October							November							December						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
		1	2	3	4								1		1	2	3	4	5	6
5	6	7	8	9	10	11	2	3	4	5	6	7	8	7	8	9	10	11	12	13
12	13	14	15	16	17	18	9	10	11	12	13	14	15	14	15	16	17	18	19	20
19	20	21	22	23	24	25	16	17	18	19	20	21	22	21	22	23	24	25	26	27
26	27	28	29	30	31		23	24	25	26	27	28	29	28	29	30	31			
							30													

- Monthly Analysis Cycle Ends
- Monthly Statement Cycle Ends
- Monthly Analysis Cycle Begins
- Holiday



## To qualify for Preferred Rewards Checking, you are required to:

- Have a monthly<sup>++</sup> direct deposit or recurring external ACH debit/withdrawal of at least \$100
- Have 10 VISA<sup>®</sup> debit card transactions per month<sup>++</sup>
  - ATM transactions not included
  - Purchases must be posted, not pending
- Receive eStatements
- Maintain a valid email address with the bank

**Call us at 712-277-6500.**

For information on account fees,  
see the current fee and  
information schedule.