

**Frontier State Bank**  
**5100 S 1-35 Service Road, Oklahoma City, OK 73129**  
**(405) 672-7831; www.frontier-ok.com**

Member FDIC

Rates Effective October 1, 2020

<b>Deposit Accounts</b>	<b>Minimum Opening Deposit</b>	<b>Minimum Balance to Earn Stated APY</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>
<b>Checking, Savings, and Money Market*</b>				
Regular Savings	\$100	\$100	0.10%	0.10%
Interest Checking	\$100	\$400	0.10%	0.10%
Money Market - \$500 - \$49,999		\$500	0.45%	0.45%
Money Market -\$50,000- \$99,999		\$50,000	0.50%	0.50%
Money Market -\$100,000-\$249,999		\$100,000	0.55%	0.55%
Money Market -\$250,000 and greater		\$250,000	0.75%	0.75%
<b>Certificates of Deposit &amp; IRAs**</b>	<b>Minimum Opening Deposit</b>	<b>Minimum Balance to Earn Stated APY</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>
<b>BALANCE &lt; \$100,000</b>				
3 Months	\$1,000	\$1,000	0.55%	0.55%
6 Months	\$1,000	\$1,000	0.75%	0.75%
12 Months	\$1,000	\$1,000	0.90%	0.90%
15 Months	\$1,000	\$1,000	0.90%	0.90%
18 Months	\$1,000	\$1,000	0.90%	0.90%
24 Months	\$1,000	\$1,000	0.95%	0.95%
30 Months	\$1,000	\$1,000	0.95%	0.95%
36 Months	\$1,000	\$1,000	0.95%	0.95%
48 Months	\$1,000	\$1,000	0.95%	0.95%
60 Months	\$1,000	\$1,000	0.95%	0.95%
<b>Certificates of Deposit &amp; IRAs**</b>	<b>Minimum Opening Deposit</b>	<b>Minimum Balance to Earn Stated APY</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield (APY)</b>
<b>BALANCE = OR &gt; \$100,000</b>				
3 Months	\$100,000	\$100,000	0.55%	0.55%
6 Months	\$100,000	\$100,000	0.75%	0.75%
12 Months	\$100,000	\$100,000	0.90%	0.90%
15 Months	\$100,000	\$100,000	0.90%	0.90%
18 Months	\$100,000	\$100,000	0.90%	0.90%
24 Months	\$100,000	\$100,000	0.95%	0.95%
30 Months	\$100,000	\$100,000	0.95%	0.95%
36 Months	\$100,000	\$100,000	0.95%	0.95%
48 Months	\$100,000	\$100,000	0.95%	0.95%
60 Months	\$100,000	\$100,000	0.95%	0.95%

\*Rates effective as of 10/1/2020 and may change after account is opened without prior notice. Fees could reduce earnings on the account.

\*\*Certificates of Deposit and IRAs may be subject to an early withdrawal penalty.