

USE THE TERM "ANNUAL PERCENTAGE YIELD" AT LEAST ONCE WHEN QUOTING RATE!!!!

Frontier State Bank
 5100 South I-35 Service Road
 Oklahoma City, OK 73129
 (405) 672-7831

Member FDIC

Frontier State Bank - Deposit Rate Sheet

Eff Date: 03/06/20

Checking & Savings	Minimum Opening Deposit	Minimum Balance to Earn APY	Interest Rate*	Annual Percentage Yield*				
Regular Savings	\$ 100.00	\$ 100.00	0.10%	0.10%				
Interest Checking	\$ 100.00	\$ 400.00	0.10%	0.10%				
Money Market	\$ 100.00	\$ 500.00						
\$500 - 49,999		\$ 500.00	0.60%	0.60%				
\$50,000 - 99,999		\$ 50,000.00	0.65%	0.65%				
\$100,000 - 249,999		\$ 100,000.00	0.80%	0.80%				
\$250,000 +		\$ 250,000.00	1.00%	1.00%				
CDs & IRAs	Minimum Opening Deposit	Minimum Balance to Earn APY	Interest Rate**	Annual Percentage Yield**	National CD RateLine New Deposits	National CD RateLine Rollovers	QwickRate New Deposits	QwickRate Rollovers
CDs less than \$100,000					& Other Out of State Institutions	& Other Out of State Institutions	& Other Out of State Institutions	& Other Out of State Institutions
CD 3 Months	\$ 1,000.00	\$ 1,000.00	1.24%	1.25%				
CD 6 Months	\$ 1,000.00	\$ 1,000.00	1.24%	1.25%				
CD 12 Months	\$ 1,000.00	\$ 1,000.00	1.24%	1.25%		N/A		N/A
CD 15 Months	\$ 1,000.00	\$ 1,000.00	1.04%	1.05%		N/A		N/A
CD 18 Months	\$ 1,000.00	\$ 1,000.00	1.04%	1.05%		N/A		N/A
CD 24 Months	\$ 1,000.00	\$ 1,000.00	0.94%	0.95%		N/A		N/A
CD 30 Months	\$ 1,000.00	\$ 1,000.00	0.94%	0.95%		N/A		N/A
CD 36 Months	\$ 1,000.00	\$ 1,000.00	0.94%	0.95%		N/A		N/A
CD 48 Months	\$ 1,000.00	\$ 1,000.00	0.94%	0.95%				
CD 60 Months	\$ 1,000.00	\$ 1,000.00	0.94%	0.95%				
CDs & IRAs	Minimum Opening Deposit	Minimum Balance to Earn APY	Interest Rate**	Annual Percentage Yield**	National CD RateLine New Deposits	National CD RateLine Rollovers	QwickRate New Deposits	QwickRate Rollovers
CDs equal to or greater than \$100,000							& Other Out of State Institutions	& Other Out of State Institutions
CD 3 Months	\$ 100,000.00	\$ 100,000.00	1.24%	1.25%	N/A	N/A	N/A	N/A
CD 6 Months	\$ 100,000.00	\$ 100,000.00	1.24%	1.25%	N/A	N/A	N/A	N/A
CD 12 Months	\$ 100,000.00	\$ 100,000.00	1.24%	1.25%	1.78%	1.78%	1.78%	1.78%
CD 15 Months	\$ 100,000.00	\$ 100,000.00	1.04%	1.05%	N/A	N/A	N/A	N/A
CD 18 Months	\$ 100,000.00	\$ 100,000.00	1.04%	1.05%	N/A	1.40%	N/A	1.40%
CD 24 Months	\$ 100,000.00	\$ 100,000.00	0.94%	0.95%	N/A	1.50%	N/A	1.50%
CD 30 Months	\$ 100,000.00	\$ 100,000.00	0.94%	0.95%				
CD 36 Months	\$ 100,000.00	\$ 100,000.00	0.94%	0.95%				
CD 48 Months	\$ 100,000.00	\$ 100,000.00	0.94%	0.95%				
CD 60 Months	\$ 100,000.00	\$ 100,000.00	0.94%	0.95%				

*Rates effective as of 3/06/2020 and may change after account is opened. Fees could reduce earnings on account.

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