

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

Member FDIC

Rates Effective February 11, 2019

<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	0.75%	0.75%
Interest Checking	\$100	\$400	0.75%	0.75%
Money Market - \$500 - \$49,999		\$500	1.60%	1.61%
Money Market -\$50,000- \$99,999		\$50,000	1.65%	1.66%
Money Market -\$100,000-\$249,999		\$100,000	1.70%	1.71%
Money Market -\$250,000 and greater		\$250,000	2.00%	2.02%
<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	1.75%	1.76%
6 Months	\$1,000	\$1,000	1.95%	1.97%
12 Months	\$1,000	\$1,000	2.61%	2.64%
15 Months	\$1,000	\$1,000	2.68%	2.71%
18 Months	\$1,000	\$1,000	2.74%	2.77%
24 Months	\$1,000	\$1,000	2.76%	2.80%
30 Months	\$1,000	\$1,000	2.78%	2.82%
36 Months	\$1,000	\$1,000	2.80%	2.84%
48 Months	\$1,000	\$1,000	2.82%	2.86%
60 Months	\$1,000	\$1,000	2.85%	2.89%
<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	1.80%	1.81%
6 Months	\$100,000	\$100,000	2.00%	2.02%
12 Months	\$100,000	\$100,000	2.87%	2.91%
15 Months	\$100,000	\$100,000	2.91%	2.95%
18 Months	\$100,000	\$100,000	2.97%	3.01%
24 Months	\$100,000	\$100,000	3.00%	3.04%
30 Months	\$100,000	\$100,000	3.01%	3.05%
36 Months	\$100,000	\$100,000	3.03%	3.07%
48 Months	\$100,000	\$100,000	3.04%	3.08%
60 Months	\$100,000	\$100,000	3.05%	3.09%

\*Rates effective as of 2/11/19 and may change after account is opened. Fees could reduce earnings on the account.

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