



Logansport
314 4th Street
(574) 722-6261

300 Mall Road
(574) 722-3826

Delphi
1260 S. Washington
(765) 564-3000

Kokomo
519 E. Markland Ave.
(765) 457-1161

1600 E. Boulevard St.
(765) 471-3521

Lafayette
3920 McCarty Lane
Suite A
(765) 250-3916

West Lafayette
2827 US HWY 52 W
Suite E
(765) 471-3510

www.secfedbank.com

@sfsbank



©2020 Security Federal Savings Bank
Updated 12/1/2020

personal banking



There's a bank that believes you deserve more.

Banks should give you security. They should be the protectors of your money. They should know your name and not just your account number. And they should understand your goals and make it theirs to help you achieve it. Of course, what "should be" isn't always reality. Fortunately, there's one bank where it happens every day. We're Security Federal and we're dedicated to giving you the personal banking you need to create a better tomorrow for you. - Security Federal. Since 1934.



Go confidently in the direction of your dreams.
Live the life you have imagined. -Henry David Thoreau



Checking options

As a community bank owned by our depositors and invested in our community in which we live and work—a better banking experience is just around the corner.

You will enjoy safe and secure products with the latest technology to help you manage your funds efficiently. Time is money and our products will save you both!

There's no comparison when it comes to *Free!*

Absolutely Free Checking

A free account for everyone.

- ➔ FREE 1st pad of personalized wallet-style logo checks
- ➔ No minimum balance
- ➔ No monthly service charge

Easy Interest Checking

Earn interest with the convenience of direct deposit or any automatic payment.

- ➔ FREE 1st pad of personalized wallet-style logo checks
- ➔ Competitive interest
- ➔ No minimum balance
- ➔ No monthly service charge

50+ Interest Checking

A perfect account for customers 50 and over.

- ➔ FREE personalized wallet-style logo checks
- ➔ Competitive interest
- ➔ No minimum balance
- ➔ No monthly service charge

Prestige Interest Checking

An account for those interested in higher interest.

- ➔ FREE personalized wallet-style logo checks
- ➔ Higher interest rate with a balance of \$1,500 or more
- ➔ Competitive interest if balance falls below \$1,500
- ➔ Only \$6 monthly charge if minimum balance falls below \$1,500

Health Savings

Flexible, tax-free and yours when you need it.

- ➔ Check writing available
- ➔ No minimum balance
- ➔ No monthly fee
- ➔ Competitive interest



Every checking account includes:

- FREE instant issue debit card
- FREE eBanking with online check images
- FREE Bill Pay
- Free eStatements
- FREE Mobile Banking Remote Deposit Anywhere
- FREE eStatements
- FREE Thank You Gift
- Buy back of your unused checks and debit cards from another financial institution
- Free Security Express (Banking by phone)

Save time and money with these great products and services:

- Savings Account
- Business checking
- CDARS/ICS (For customers with \$250,000+)
- Personal Checking Account
- Free Trust Consultation (by appointment)
- Free Investment Services Consultation (by appointment)

Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule for details. Minimum opening deposit is only \$50. Ask us for details. Bank rules and regulations apply. Transaction items include all debits and credits. If the Absolutely Free Business or Business Interest account exceeds 1,000 free monthly transactions, the account may be converted to another checking product. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening. Up to \$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented.

Savings options

We have savings plans for every stage of life. Whether you're looking for a youth account, a simple and secure savings or a higher yielding option loaded with benefits, Security Federal has you covered. So get ready to save, and more importantly, get ready to earn.

	\$0 Minimum to open	\$0 monthly service fee	Early withdrawal fee	Competitive interest rate
<p>Personal Savings A great first step in your savings plan.</p>	✓	✓		✓
<p>Personal Money Market A special account for individuals which earns a higher rate of interest.</p>	Only \$10,000 minimum to open	Only \$10,000 minimum balance required to avoid a monthly service fee (see disclosure)		✓ (Tiered; see disclosure)
<p>Youth Savings An account opened by an adult for those under 18 years old under the Indiana Uniform Transfer to Minors Act (INUTMA)</p>	✓	✓		✓
<p>Certificate Of Deposit A special type of savings account held for a set period of time.</p>	Minimum deposit required (see disclosure)	✓	✓ (fee applies; see disclosure)	✓ (see disclosure)
<p>Christmas Club Saving for annual expenses has never been easier.</p>	✓	✓	✓ (fee applies; see disclosure)	✓

Security Federal

CORE VALUES

- Courtesy
- Safety
- Flexibility



* Savings and money market accounts are subject to Federal Reserve Regulation D, which permits no more than 6 pre-authorized or automatic transfers per statement cycle.

Loan options

Whether you're buying your dream home, remodeling your old home, or perhaps just ready for a new set of wheels, Security Federal is on your team - equipped and ready to help you find the personal loan that fits your needs.

loan details

what to bring to your loan application meeting



Construction

Building a new home is exciting, challenging, and rewarding. We help to make the process easy for you.

- ➔ Pay interest monthly as you pay contractors to complete your project
- ➔ Fixed rate financing available

- ➔ In addition to the items needed for mortgage applications listed below, please bring your blue prints and cost estimates



Mortgage

Whether you are buying a new home or refinancing your current home loan, we are here to help you pre-qualify or apply for a home mortgage.

- ➔ Fixed monthly rates and payments
Competitive rates and program options available
- ➔ Adjustable rate mortgages; Low initial rates available. Can be locked in for 1, 3, 5, or 7 years

- ➔ Valid identification
- ➔ Most recent 30 days pay stubs
- ➔ Most recent 2 years W2's or tax returns if self employed
- ➔ Most recent 2 months bank statements
- ➔ Current listing of monthly payments
- ➔ Signed purchase agreement if buying a new home

Apply in person or online at www.secfedbank.com



Home Equity

Let the equity in your home work for you too. Make improvements on your home, consolidate debt, purchase a car, or take a vacation. Use the cash as you choose.

Choose the option that works best for you.

Home Equity Term Loan

- ➔ Fixed rates and payments for the term of the loan; 5, 10, or 15 years

Home Equity Line of Credit

- ➔ Low variable rate loan with 5 or 10 year terms
- ➔ Revolving line to use when you need it
- ➔ Monthly billing statement based on the amount of credit used with a variety of payment options

What to bring to your application meeting for a Home Equity, Consumer, Personal, and Credit Builder loans:

- ➔ Valid identification
- ➔ Most recent 30 days pay stubs
- ➔ First page of most recent year's tax return



Consumer

Planning to buy a new car, motorcycle or boat?

- ➔ Competitive fixed rate terms - up to 72 months for newer vehicles
- ➔ Finance up to 100% of purchase price



Personal

Planning a vacation or do you just have unexpected expenses or family events such as engagements, weddings, or graduations?

- ➔ Loan amounts \$1,000-\$5,000
- ➔ Fixed rates and payments
- ➔ Terms up to 36 months



Credit Builder

Don't let your credit hold you back.

- ➔ Past credit issues forgiven
- ➔ No credit history required
- ➔ Terms up to 36 months

