Deposit Interest Rates

WESTERN SECURITY BANK
DIVISION OF GLACIER BANK

800.815.1444 | www.WesternSecurityBank.com

CERTIFICATE OF DEPOSIT (CD) INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

CD / IRA TERM	FIXED INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM OPENING DEPOSIT	INTEREST PENALTY	COMPOUND PERIOD
3 Months	1.80%	1.81%	$500.00	1 Month	At Maturity
6 Months	2.60%	2.62%	$500.00	1 Month	At Maturity
12 Months	2.50%	2.50%	$500.00	3 Months	At Maturity
18 Months	1.05%	1.05%	$500.00	3 Months	Annually
24 Months	1.00%	1.00%	$500.00	3 Months	Annually
36 Months	1.00%	1.00%	$500.00	6 Months	Annually
48 Months	1.00%	1.00%	$500.00	6 Months	Annually
60 Months	1.00%	1.00%	$500.00	6 Months	Annually
A penalty for early withdrawal may be imposed. APY assumes that the interest will remain on deposit until maturity.					

IRA	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM OPENING DEPOSIT	INTEREST PENALTY	COMPOUND PERIOD
Savings IRA	1.00%	1.00%	$50.00	Not applicable	Quarterly
All Savings IRA contributions and distributions are subject to IRS rules and limits and may incur penalties. Savings IRA allows unlimited deposits.					

SAVINGS & MONEY MARKET ACCOUNTS

SAVINGS ACCOUNTS	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO AVOID SERVICE CHARGE
Personal Savings	.15%	.15%	A service charge of $2.00 will be imposed every month if the balance in the account falls below $100 any day of the month. The service charge is waived for minors until their 18th birthday.
Premier Savings			
• *Daily balances of:*			
Up to $99,999.99	.10%	.10%	
$100,000.00 and above	1.70%	1.71%	
Business Savings	.15%	.15%	A service charge of $2.00 will be imposed every month if the balance in the account falls below $100 any day of the month.
Premier Business Savings			
• *Daily balances of:*			
Up to $99,999.99	.10%	.10%	
$100,000.00 and above	1.70%	1.71%	
MONEY MARKET ACCOUNT PERSONAL OR BUSINESS			A service charge of $10.00 will be imposed every statement cycle if the balance in the account falls below $2,500 any day of the statement cycle.
• *Daily balances of:*			
Up to $9,999.99	.15%	.15%	
$10,000.00-$24,999.99	.25%	.25%	
$25,000-$49,999.99	.27%	.27%	
$50,000.00-$99,999.99	.30%	.30%	
$100,000.00-$499,999.99	.40%	.40%	
$500,000.00-$999,999.99	.75%	.75%	
$1,000,000.00 and above	.95%	.95%	
PREMIER MONEY MARKET ACCOUNT PERSONAL OR BUSINESS			A service charge of $10.00 will be imposed every statement cycle if the balance in the account falls below $5,000 any day of the statement cycle.
• *Daily balances of:*			
Up to $24,999.99	.10%	.10%	
$25,000-$49,999.99	.10%	.10%	
$50,000.00-$99,999.99	1.70%	1.71%	
$100,000.00-$249,999.99	1.80%	1.81%	
$250,000.00-$499,999.99	1.90%	1.91%	
$500,000.00-$749,999.99	2.00%	2.01%	
$750,000.00-$999,999.99	2.00%	2.01%	
$1,000,000.00-$2,499,999.99	2.15%	2.17%	
$2,500,000.00 and above	2.25%	2.27%	

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CHECKING ACCOUNTS

CHECKING ACCOUNTS	VARIABLE INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO AVOID SERVICE CHARGE
50+ Interest Checking	.10%	.10%	-
Easy Interest Checking	.10%	.10%	-
Premier Interest Checking • *Daily balances of:*			A service charge of $6.00 will be imposed every statement cycle if the balance in the account falls below $1,500 any day of the statement cycle.
Up to $1,499.99	.10%	.10%	
$1,500.00 and above	.15%	.15%	
Health Savings Account (HSA)			-
• *Daily balances of:*			-
Up to $4,999.99	.10%	.10%	
$5,000.00 - $9,999.99	.11%	.11%	
$10,000.00 and above	.12%	.12%	
State Medical Savings Account	.10%	.10%	
			SERVICE CHARGE
Lawyer or Realtor Trust Accounts	.10%	.10%	A maintenance fee of $10.00 will be imposed each month with a per-item charge of $0.25 for every credit and a per-item charge of $0.10 for every debit. A per-item charge of $0.10 will be imposed for deposited items. A Deposit Protection Assessment fee of 0.012% will be calculated on monthly average collected balances per account up to $250,000. Total cash and loose coin deposits, withdrawals, and change orders will be charged $0.10 per $100.00. Total rolled coin deposits, withdrawals, and change orders will be charged $0.05 per roll. All fees charged will be combined and posted to the statement as a service charge to a separate account at our institution. The account number to charge will be provided by the customer. Other fees may apply as additional services are selected.
COMMERCIAL CHECKING ACCOUNTS	EARNINGS CREDIT RATE		SERVICE CHARGE
Commercial Checking	.75%		A maintenance fee of $10.00 will be imposed each month with a per-item charge of $0.25 for every credit and a per-item charge of $0.10 for every debit. A per-item charge of $0.10 will be imposed for deposited items. A Deposit Protection Assessment fee of 0.012% will be calculated on monthly average collected balances per account up to $250,000. Total cash and loose coin deposits, withdrawals, and change orders will be charged $0.10 per $100.00. Total rolled coin deposits, withdrawals, and change orders will be charged $0.05 per roll. All fees and charges will be combined and posted to the statement as a service charge. Other fees may apply as additional services are selected.

Earnings Credit & Service Charges disclosed are for new accounts only, contact us for information on existing accounts.

Credit Against Fees: This account earns a credit that may be applied to your account monthly service charge. The earnings credit rate will be calculated by applying the earnings credit rate to the average collected balance in the account for each statement cycle less the 10% reserve balance requirement. At our discretion and at any time, we may change the rate. If the amount of the credit exceeds the amount of these fees, you will not receive a credit for the difference.

Refer to Deposit Terms and Conditions and related Deposit Disclosures for full account details.

The interest rate and APY on Variable Interest Rate Accounts may change after account opening. Fees could reduce earnings on accounts.

You must maintain a minimum balance of $0.01 in the account each day to obtain the disclosed annual percentage yield.

Interest Rates, Annual Percentage Yields and Earnings Credit Rates are current as of July 7, 2026.

MEMBER FDIC