

# The State Bank

1902 Hill Avenue  
PO Box 138  
Spirit Lake, IA 51360  
712-336-2455  
[www.statebankspiritlake.com](http://www.statebankspiritlake.com)

101 N State Street  
PO Box 68  
Terril, IA 51364  
712-853-6200

<u>Account Product</u>	<u>Minimum Deposit To Open Account</u>	<u>Minimum Balance* To Obtain Annual Percentage Yield</u>	<u>Interest Rate</u>	<u>Annual Percentage Yield</u>
NOW <sup>b</sup>	\$25.00	\$0.00	0.05%	0.05%
Navigator <sup>b</sup>	\$15,000.00	\$0.00-\$24,999.99 \$25,000.00-\$74,999.99 \$75,000.00-\$149,999.99 \$150,000.00	0.05% 0.10% 0.15% 0.20%	0.05% 0.10% 0.15% 0.20%
Savings <sup>b</sup>	\$5.00	\$0.00	0.10%	0.10%
Money Fund <sup>b</sup>	\$1,000.00	\$0.00-\$4,999.99 \$5,000.00-\$24,999.99 \$25,000.00-\$99,999.99 \$100,000.00-\$249,999.99 \$250,000.00	0.10% 0.15% 0.20% 0.25% 0.30%	0.10% 0.15% 0.20% 0.25% 0.30%
HSA <sup>b</sup>	\$50.00	\$0.00	0.50%	0.50%
IRA <sup>a,b</sup>	\$25.00	\$0.00	1.25%	1.26%
3 Month CD (Interest at maturity) <sup>a</sup>	\$1,000.00	\$1,000.00	0.20%	0.20%
6 Month CD (Interest at maturity) <sup>a</sup>	\$1,000.00	\$1,000.00	0.30%	0.30%
9 Month CD (Interest at maturity) <sup>a</sup>	\$1,000.00	\$1,000.00	0.40%	0.40%
12 Month CD <sup>a</sup>				
Quarterly Interest	\$1,000.00	\$10,000.00	0.60%	0.60%
Semi Annual Interest	\$1,000.00	\$1,000.00	0.60%	0.60%
18 Month CD <sup>a</sup>				
Quarterly Interest	\$1,000.00	\$10,000.00	0.80%	0.80%
Semi Annual Interest	\$1,000.00	\$1,000.00	0.80%	0.80%
24 Month CD <sup>a</sup>				
Quarterly Interest	\$1,000.00	\$10,000.00	1.00%	1.01%
Semi Annual Interest	\$1,000.00	\$1,000.00	1.00%	1.01%
30 Month Power Saver CD <sup>a, b</sup>				
Semi Annual Interest	\$5,000.00	\$1,000.00	1.10%	1.11%
36 Month CD <sup>a</sup>				
Quarterly Interest	\$1,000.00	\$10,000.00	1.20%	1.21%
Semi Annual Interest	\$1,000.00	\$1,000.00	1.20%	1.21%
60 Month CD <sup>a</sup>				
Quarterly Interest	\$1,000.00	\$10,000.00	1.30%	1.31%
Semi Annual Interest	\$1,000.00	\$1,000.00	1.30%	1.31%

Rates are subject to change daily.

The Interest Rate and Annual Percentage Yield are accurate as of .....February 1,2012

<sup>a</sup>Minimum Daily Balance (the amount of principal in the account each day)

Fees could reduce the earnings on the account.

<sup>a</sup>Penalty will or may be imposed for early withdrawal.

<sup>b</sup>This is a variable rate account, the Interest Rates and Annual Percentage Yields may change after the account is opened.

Member FDIC