

# The State Bank

1902 Hill Avenue  
PO Box 138  
Spirit Lake, IA 51360  
712-336-2455  
[www.statebankspiritleake.com](http://www.statebankspiritleake.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	0.10%	0.10%
Navigator <sup>b</sup>	\$15,000.00	\$0.00-\$14,999.99 \$15,000.00-\$49,999.99 \$50,000.00-\$149,999.99 \$150,000.00	0.10% 0.40% 0.60% 0.95%	0.10% 0.40% 0.60% 0.95%
Savings <sup>b</sup>	\$5.00	\$0.00	0.25%	0.25%
Money Fund <sup>b</sup>	\$1,000.00	\$0.00-\$2,499.99 \$2,500.00-\$24,999.99 \$25,000.00-\$74,999.99 \$75,000.00-\$199,999.99 \$200,000.00	0.15% 0.40% 0.60% 0.95% 1.15%	0.15% 0.40% 0.60% 0.95% 1.16%
HSA <sup>b</sup>	\$50.00	\$0.00	1.00%	1.01%
IRA <sup>a,b</sup>	\$25.00	\$0.00	2.50%	2.52%
3 Month CD (Interest at maturity) <sup>a</sup>	\$1,000.00	\$1,000.00	1.25%	1.26%
6 Month CD (Interest at maturity) <sup>a</sup>	\$1,000.00	\$1,000.00	1.50%	1.51%
9 Month CD (Interest at maturity) <sup>a</sup>	\$1,000.00	\$1,000.00	1.75%	1.75%
12 Month CD <sup>a</sup>				
Quarterly Interest	\$1,000.00	\$10,000.00	2.00%	2.02%
Semi Annual Interest	\$1,000.00	\$1,000.00	2.00%	2.01%
18 Month CD <sup>a</sup>				
Quarterly Interest	\$1,000.00	\$10,000.00	2.00%	2.02%
Semi Annual Interest	\$1,000.00	\$1,000.00	2.00%	2.01%
24 Month CD <sup>a</sup>				
Quarterly Interest	\$1,000.00	\$10,000.00	2.25%	2.27%
Semi Annual Interest	\$1,000.00	\$1,000.00	2.25%	2.26%
30 Month Power Saver CD <sup>a,b</sup>				
Semi Annual Interest	\$5,000.00	\$1,000.00	2.25%	2.26%
36 Month CD <sup>a</sup>				
Quarterly Interest	\$1,000.00	\$10,000.00	2.50%	2.52%
Semi Annual Interest	\$1,000.00	\$1,000.00	2.50%	2.52%
60 Month CD <sup>a</sup>				
Quarterly Interest	\$1,000.00	\$10,000.00	2.75%	2.78%
Semi Annual Interest	\$1,000.00	\$1,000.00	2.75%	2.77%

Rates are subject to change daily.

The Interest Rate and Annual Percentage Yield are accurate as of .....November 5,2008

\*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.