

# The State Bank

1902 Hill Avenue  
PO Box 138  
Spirit Lake, IA 51360  
712-336-2455  
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	0.10%	0.10%
Navigator <sup>b</sup>	\$15,000.00	\$0.00-\$49,999.99 \$50,000.00-\$99,999.99 \$100,000.00	0.10% 0.25% 0.50%	0.10% 0.25% 0.50%
Savings <sup>b</sup>	\$5.00	\$0.00	0.10%	0.10%
Money Fund <sup>b</sup>	\$1,000.00	\$0.00-\$24,999.99 \$25,000.00-\$99,999.99 \$100,000.00-\$249,999.99 250,000-\$999,999.99 \$1,000,000.00	0.15% 0.25% 0.50% 0.75% 1.75%	0.15% 0.25% 0.50% 0.75% 1.77%
HSA <sup>b</sup>	\$50.00	\$0.00	0.50%	0.50%
IRA <sup>a,b</sup>	\$25.00	\$0.00	1.75%	1.76%
3 Month CD (Interest at maturity) <sup>a</sup>	\$1,000.00	\$1,000.00	1.00%	1.00%
6 Month CD (Interest at maturity) <sup>a</sup>	\$1,000.00	\$1,000.00	4.75%	4.81%
9 Month CD (Interest at maturity) <sup>a</sup>	\$1,000.00	\$1,000.00	5.00%	5.04%
12 Month CD <sup>a</sup> Semi Annual Interest	\$1,000.00	\$1,000.00	2.25%	2.27%
18 Month CD <sup>a</sup> Semi Annual Interest	\$1,000.00	\$1,000.00	2.40%	2.42%
24 Month CD <sup>a</sup> Semi Annual Interest	\$1,000.00	\$1,000.00	2.50%	2.52%
30 Month Power Saver CD <sup>a, b</sup> Semi Annual Interest	\$5,000.00	\$1,000.00	2.50%	2.52%
36 Month CD <sup>a</sup> Semi Annual Interest	\$1,000.00	\$1,000.00	3.00%	3.03%
60 Month CD <sup>a</sup> Semi Annual Interest	\$1,000.00	\$1,000.00	3.00%	3.03%

Rates are subject to change daily.

The Interest Rate and Annual Percentage Yield are accurate as of .....January 2,2024

\*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.