

The State Bank

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PO Box 138
Spirit Lake, IA 51360
712-336-2455
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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 ^b	\$25.00	\$0.00	0.05%	0.05%
Navigator ^b	\$15,000.00	\$0.00-\$49,999.99 \$50,000.00-\$99,999.99 \$100,000.00	0.05% 0.10% 0.15%	0.05% 0.10% 0.15%
Savings ^b	\$5.00	\$0.00	0.05%	0.05%
Money Fund ^b	\$1,000.00	\$0.00-\$24,999.99 \$25,000.00-\$99,999.99 \$100,000.00-\$249,999.99 \$250,000.00	0.05% 0.10% 0.15% 0.20%	0.05% 0.10% 0.15% 0.20%
HSA ^b	\$50.00	\$0.00	0.20%	0.20%
IRA ^{a,b}	\$25.00	\$0.00	0.45%	0.45%
3 Month CD (Interest at maturity) ^a	\$1,000.00	\$1,000.00	0.15%	0.15%
6 Month CD (Interest at maturity) ^a	\$1,000.00	\$1,000.00	0.20%	0.20%
9 Month CD (Interest at maturity) ^a	\$1,000.00	\$1,000.00	0.20%	0.20%
12 Month CD ^a Semi Annual Interest	\$1,000.00	\$1,000.00	0.25%	0.25%
18 Month CD ^a Semi Annual Interest	\$1,000.00	\$1,000.00	0.30%	0.30%
24 Month CD ^a Semi Annual Interest	\$1,000.00	\$1,000.00	0.35%	0.35%
30 Month Power Saver CD ^{a, b} Semi Annual Interest	\$5,000.00	\$1,000.00	0.40%	0.40%
36 Month CD ^a Semi Annual Interest	\$1,000.00	\$1,000.00	0.50%	0.50%
60 Month CD ^a Semi Annual Interest	\$1,000.00	\$1,000.00	0.55%	0.55%

Rates are subject to change daily.

The Interest Rate and Annual Percentage Yield are accurate as ofDecember 4, 2020

*Minimum Daily Balance (the amount of principal in the account each day)

Fees could reduce the earnings on the account.

^aPenalty will or may be imposed for early withdrawal.

^bThis is a variable rate account, the Interest Rates and Annual Percentage Yields may change after the account is opened.