

State Bank Financial
401 Main Street
PO Box 159
La Crosse WI 54601
800-880-7151

Preferred Money Market Account

TIERED VARIABLE RATE INFORMATION

Please refer to our rate sheet for the rate and APY on this account. Your interest rate and annual percentage yield may change.

Determination of Rate

At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes

We may change the interest rate on your account at any time.

Limitations on Rate Changes

There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING

Interest will be compounded monthly and will be credited to your account monthly.

If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS

You must deposit \$1,000.00 to open this account. A maintenance charge of \$5.00 will be imposed every statement cycle if the daily balance in the account falls below \$1,000.00 any day of the statement cycle.

PROCESSING ORDER

All credit transactions are posted first. Debits or withdrawals will be posted as follows: electronic items such as ATM and Preauthorized transactions are posted before checks. Checks are posted in number order from lowest to highest.

BALANCE COMPUTATION METHOD

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the balance on which interest is paid.

ACCRUAL ON NONCASH DEPOSITS

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

FEES AND CHARGES

Please refer to the separate fee schedule provided to you with this disclosure for information about fees and charges associated with this account. A fee schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

TRANSACTION LIMITATIONS

Federal regulation requires that an account holder may make no more than six transfers or withdrawals by means of preauthorized or automatic transfer, order of instruction (including Point of Sale transactions) or telephone agreement during any one calendar month, statement cycle or similar period. This applies to transfers to another account at the same institution and to transfers to third parties. If you have more than the allowable transfers or withdrawals in any one period, your account will be subject to closure. There is no limit on transfers to another of your accounts at the same institution or on withdrawals paid directly to you when such transfer or withdrawals are made by mail, messenger, automatic teller machine or in person. Similarly, there is no limit on withdrawals requested by telephone and paid via a check mailed directly to you.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT

An "Excess Transaction Charge" of \$3.00 per item will be charged to your account if you exceed the minimum number of limited transactions allowed on your money market account per Regulation D.