

**State Bank Financial**  
**401 Main St**  
**La Crosse, WI 54601**  
**PHONE: (608) 784-4600**

June 28, 2018

The following are State Bank's current product rates and annual percentage yields. These rates are subject to change at our discretion. Please contact a Personal Banker for further information about applicable fees and terms.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>Deposit Accounts</b>				
<b>E-CHECKING</b>	\$100.00		0.050000%	0.05% (B)
<b>E2CHECKING</b>			0.050000%	0.05% (B)
<b>CHOICE CHECKING</b>	\$100.00		0.050000%	0.05% (B)
<b>CONCIERGE CKG</b>	\$100.00			
CONCIERGE CKG < 10			0.109900%	0.11%
CONCIERGE CKG 10K			0.299600%	0.30%
CONCIERGE CKG 50K			0.339999%	0.34%
CONCIERGE CKG 100K			0.379999%	0.38%
<b>FIFTY CHECKING</b>	\$100.00		0.050000%	0.05% (B)
<b>INDEPENDENCE CHECKING</b>	\$100.00	\$1,000.00	0.000000%	
\$ 1,000.00 - \$ 4,999.99			0.049999%	0.05% (B)
\$ 5,000.00 - \$14,999.99			0.069999%	0.07% (B)
\$15,000.00 - \$49,999.99			0.149900%	0.15% (B)
\$50,000.00 - \$99,999.99			0.149900%	0.15% (B)
\$100,000.00 AND UP			0.249900%	0.25% (B)
<b>EZ SAVINGS</b>	\$100.00		0.099999%	0.10% (B)
<b>JUNIOR BANKER</b>	\$25.00		0.099999%	0.10% (B)
<b>PERFERRED MONEY MARKET ACCOUNT</b>	\$1,000.00		0.000000%	
\$.00 - \$9,999.99			0.149890%	0.15% (B)
\$10,000.00 - \$24,999.99			0.299550%	0.30% (B)
\$25,000.00 - \$49,999.99			0.399200%	0.40% (B)
\$50,000.00 - \$99,999.99			0.498760%	0.50% (B)
\$100,000.00 AND UP			0.598210%	0.60% (B)
<b>CONCIERGE SAVINGS</b>				
CONCIERGE SAV < 10			0.109900%	0.11%
CONCIERGE SA 10K			0.299600%	0.30%
CONCIERGE SAV 50K			0.339999%	0.34%
CONCIERGE SAV 100K			0.379999%	0.38%
<b>BUSINESS MONEY MARKET</b>	\$1,000.00		0.000000%	
\$0.00 - \$9,999.99			0.149890%	0.15% (B)
\$10,000.00 - \$24,999.99			0.299550%	0.30% (B)
\$25,000.00 - \$49,999.99			0.399200%	0.40% (B)
\$50,000.00 - \$99,999.99			0.498760%	0.50% (B)
\$100,000.00 AND UP			0.598210%	0.60% (B)
<b>BUSINESS WITH INTEREST</b>	\$1,500.00	\$1,500.00	0.000000%	
\$1,500.00 AND UP			0.050000%	0.05% (B)
<b>BUSINESS BUILDER WITH INTEREST</b>	\$500.00	\$500.00	0.000000%	
\$500.00 AND UP			0.050000%	0.05% (B)
<b>HEALTH SAVINGS ACCT CHECKING</b>	\$50.00	\$500.00	0.000000%	
\$ 500.00 - \$ 4,999.99			0.049999%	0.05% (B)
\$ 5,000.00 - \$ 14,999.99			0.109990%	0.11% (B)
\$15,000.00 - \$999,999.99			0.349400%	0.35% (B)

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- A) A penalty may be imposed for early withdrawal.
  - B) The interest rate and annual percentage yield may change after account opening.
  - C) Daily Balance. The amount of the principal in the account each day.

Fees could reduce the earnings on the account.

Interest Rates and Annual Percentage Yields are current as of the date on this rate sheet.

For current rate information call the phone number at the top of this rate sheet.

For Certificate of Deposit accounts (incl IRA's) \$100,000.00 or more, the rate must be approved by a bank Executive Officer.

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\*\*APY listed below is an estimate. Actual APY will be based on specific account terms  
and will be disclosed at account opening.\*\*

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<u>Certificates of Deposit</u>				
FLEX 90 DAY ADD ON CD	\$10,000.00		0.120000%	0.12% (A)
90-180 DAYS CD	\$2,500.00		0.000000%	
\$2,500.00 - \$9,999.99			0.100000%	0.10% (A)
\$10,000.00 - \$24,999.99			0.150000%	0.15% (A)
\$25,000.00 AND UP			0.250000%	0.25% (A)
181 - 364 DAYS CERTIFICATE	\$2,500.00		0.000000%	
\$2,500.00 - \$9,999.99			0.150000%	0.15% (A)
\$10,000.00 - \$24,999.99			0.200000%	0.20% (A)
\$25,000.00 AND UP			1.000000%	1.00% (A)
12 - 17 MONTHS CERTIFICATE	\$2,500.00		0.000000%	
\$2,500.00 - \$9,999.99			0.620000%	0.62% (A)
\$10,000.00 - \$24,999.99			0.620000%	0.62% (A)
\$25,000 AND UP			1.000000%	1.00% (A)
18 - 23 MONTHS CERTIFICATE	\$2,500.00		0.000000%	
\$2,500.00 - \$9,999.99			0.450000%	0.45% (A)
\$10,000.00 - \$24,999.99			0.450000%	0.45% (A)
\$25,000.00 AND UP			0.550000%	0.55% (A)
24 - 35 MONTHS CERTIFICATE	\$2,500.00		0.000000%	
\$2,500.00 - \$9,999.99			0.550000%	0.55% (A)
\$10,000.00 - \$24,999.99			0.550000%	0.55% (A)
\$25,000.00 AND UP			0.750000%	0.75% (A)
36 - 47 MONTHS CERTIFICATE	\$2,500.00		0.000000%	
\$2,500.00 - \$9,999.99			0.300000%	0.30% (A)
\$10,000.00 - \$24,999.99			0.400000%	0.40% (A)
\$25,000.00 AND UP			0.600000%	0.60% (A)
48 - 60 MONTHS CERTIFICATE	\$2,500.00		0.000000%	
\$2,500.00 - \$9,999.99			0.500000%	0.50% (A)
\$10,000.00 - \$24,999.99			0.750000%	0.75% (A)
\$25,000 AND UP			1.240000%	1.25% (A)
<u>Individual Retirement Accounts</u>				
VARIABLE IRA	\$25.00		0.200000%	0.20% (B)
FLEX 90 DAY ADD ON IRA CD	\$10,000.00		0.000000%	
\$10,000.00 AND UP			0.120000%	0.12% (A)
181-364 DAYS IRA CD	\$2,500.00		0.000000%	
\$0.00 - \$2,499.99			0.150000%	0.15% (A)
\$2,500.00 - \$9,999.99			0.150000%	0.15% (A)
\$10,000.00 - \$24,999.99			0.200000%	0.20% (A)
\$25,000 AND UP			1.000000%	1.00% (A)
12-17 MONTH IRA CD	\$2,500.00		0.000000%	
\$0.00 - \$2,499.99			0.200000%	0.20% (A)

\$2,500.00 - \$9,999.99		0.620000%	0.62% (A)
\$10,000 - \$24,999.99		0.620000%	0.62% (A)
\$25,000.00 AND UP		1.000000%	1.00% (A)
<b>18-23 MONTH IRA CD</b>	<b>\$2,500.00</b>	<b>0.000000%</b>	
\$0.00 - \$2,499.99		0.250000%	0.25% (A)
\$2,500.00 - \$9,999.99		0.449999%	0.45% (A)
\$10,000 - \$24,999.99		0.449999%	0.45% (A)
\$25,000.00 AND UP		0.549999%	0.55% (A)
<b>24-35 MONTH IRA CD</b>	<b>\$2,500.00</b>	<b>0.000000%</b>	
\$0.00 - \$2,499.99		0.300000%	0.30% (A)
\$2,500.00 - \$9,999.99		0.749999%	0.75% (A)
\$10,000.00 - \$24,999.99		0.549999%	0.55% (A)
\$25,000.00 AND UP		0.749999%	0.75% (A)
<b>36-47 MONTH IRA CD</b>	<b>\$2,500.00</b>	<b>0.000000%</b>	
\$0.00 - \$2,499.99		0.300000%	0.30% (A)
\$2,500.00 - \$9,999.99		0.300000%	0.30% (A)
\$10,000.00 - \$24,999.99		0.400000%	0.40% (A)
\$25,000.00 AND UP		0.600000%	0.60% (A)
<b>48-60 MONTH IRA CD</b>		<b>0.000000%</b>	
\$0.00 - \$2,499.99		0.500000%	0.50% (A)
\$2,500.00 - \$9,999.99		0.500000%	0.50% (A)
\$10,000.00 - \$24,999.99		0.750000%	0.75% (A)
\$25,000.00 AND UP		1.240000%	1.25% (A)

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Member FDIC

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