

NORTH STAR BANK CONSUMER RATE SHEET

February 10, 2012

All CD Terms eligible for IRA accounts. Member FDIC

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Interest Plus Checking ^b	\$ 100.00	\$ 0.01 ^c		
Daily Balances of:				
up to \$19,999.99			0.05%	0.05%
\$20,000.00-99,999,999.00			0.10%	0.10%
55 Grand Checking ^b	\$ 100.00	\$ 0.01 ^c		
Daily Balances of:				
up to \$19,999.99			0.05%	0.05%
\$20,000.00-99,999,999.00			0.10%	0.10%
Employee Benefit Checking ^b	\$ 100.00	\$ 0.01 ^c		
Daily Balances of:				
up to \$19,999.99			0.05%	0.05%
\$20,000.00-99,999,999.00			0.10%	0.10%
ExecuStar Checking ^b	\$ 100.00	\$ 0.01 ^c		
Daily Balances of:				
up to \$49,999.99			0.05%	0.05%
\$50,000.00-99,999.99			0.15%	0.15%
\$100,000.00-199,999.99			0.20%	0.20%
\$200,000.00-99,999,999.00			0.25%	0.25%
Regular Savings ^b	\$ 50.00	\$ 50.00 ^c		
Daily Balances of:				
\$50.00-99,999,999.00			0.05%	0.05%
Money Market Savings ^b	\$ 1,000.00	\$ 0.01 ^c		
Daily Balances of:				
up to \$2,499.99			0.05%	0.05%
\$2,500.00-24,999.99			0.10%	0.10%
\$25,000.00-99,999,999.00			0.15%	0.15%
Five Star Money Market Savings ^b	\$ 5,000.00	\$ 0.01 ^c		
Daily Balances of:				
up to \$4,999.99			0.05%	0.05%
\$5,000.00-24,999.99			0.10%	0.10%
\$25,000.00-49,999.99			0.15%	0.15%
\$50,000.00-99,999.99			0.20%	0.20%
\$100,000.00-99,999,999.00			0.25%	0.25%
Star Savers Account ^b	\$ 25.00	\$ 50.00 ^c		
Daily Balances of:				
\$25.00 and up			0.10%	0.10%
Health Savings Account-Individual ^b	\$ 100.00	\$ 0.01 ^c		
Daily Balances of:				
up to \$999.99			0.05%	0.05%
\$1,000.00-9,999.99			0.10%	0.10%
\$10,000.00-99,999,999.00			0.15%	0.15%
9 Month Certificate Special ^a	\$ 2,500.00	\$ 0.01 ^c		
Daily Balances of:				
\$2,500.00-9,999.99			0.40%	0.40%
\$10,000.00-49,999.99			0.45%	0.45%
\$50,000.00 and up			0.55%	0.55%
15 Month COD Special ^a	\$ 2,500.00	\$ 0.01 ^c	0.70%	0.70%
23 Month Certificate Special ^{a, b}	\$ 2,500.00	\$ 0.01 ^c	0.90%	0.90%
37 Month Certificate Special ^a	\$ 2,500.00	\$ 0.01 ^c	1.15%	1.15%
COD 7-29 Days ^a	\$ 500.00	\$ 0.01 ^c	0.10%	0.10%
COD 30-59 Days ^a	\$ 500.00	\$ 0.01 ^c	0.10%	0.10%
COD 60-89 Days ^a	\$ 500.00	\$ 0.01 ^c	0.15%	0.15%
COD 90-181 Days ^a	\$ 500.00	\$ 0.01 ^c	0.15%	0.15%
COD 182-269 Days ^a	\$ 500.00	\$ 0.01 ^c	0.20%	0.20%
COD 270-364 Days ^a	\$ 500.00	\$ 0.01 ^c	0.20%	0.20%
COD 12-17 Months ^a	\$ 500.00	\$ 0.01 ^c	0.35%	0.35%
COD 18-23 Months ^a	\$ 500.00	\$ 0.01 ^c	0.45%	0.45%
COD 24-35 Months ^a	\$ 500.00	\$ 0.01 ^c	0.60%	0.60%
COD 36-47 Months ^a	\$ 500.00	\$ 0.01 ^c	0.85%	0.85%
COD 48-59 Months ^a	\$ 500.00	\$ 0.01 ^c	1.05%	1.05%

COD 60+ Months ^a	\$ 500.00	\$ 0.01 ^c	1.39%	1.40%
IRA Money Market Savings ^b	\$ 50.00	\$ 0.01 ^c		
Daily Balances of:				
up to \$999.99			0.05%	0.05%
\$1,000.00-9,999.99			0.10%	0.10%
\$10,000.00-99,999,999.00			0.15%	0.15%

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 02-10-2012.
For current rate information call (651) 489-8811.