

EFFECTIVE OCTOBER 8, 2025

High Balance Certificates of Deposit¹

Initial Deposit	Term	Rate	APY
\$250,000 or more	182 Days	3.96%	4.00%

Insured Cash Sweep® (ICS)²

**ICS is an interest-bearing daily sweep account, specifically designed for high cash balances and provides access to FDIC Coverage above traditional limits.
See a Personal Banker for disclosures and product details.**

- ICS interest rate is variable and is indexed to Oostburg State Bank's Premium Investment Account by tiers minus 0.15% APY. The ICS rate on all tiers will not be less than the current floor rate, which is currently 0.25% APY.
- ICS is a fully liquid account, and the entire balance can be accessed at any time without penalty. To access your ICS, it must be connected to an Oostburg State Bank Checking account.
- Fees and charges apply – see banker for terms and conditions.

Insured Cash Sweep® (ICS)²		
Account Type	Rate*	APY*
Insured Cash Sweep® (ICS)	Floor Begins at 0.25% APY	
\$0.01 - \$24,999.99	0.25%	0.25%
\$25,000 - \$99,999.99	1.45%	1.46%
\$100,000 - \$249,999.99	1.70%	1.71%
\$250,000 - \$499,999.99	1.95%	1.97%
\$500,000 - \$999,999.99	2.20%	2.22%
\$1,000,000 or more	2.45%	2.48%

¹Early withdrawal penalties may apply on CDs and IRAs. Fees may reduce earnings.

²Rates are subject to change after account opening.