



EFFECTIVE FEBRUARY 4, 2026

Money Market, Savings & Checking¹

Account Type	Rate*	APY*
Premium Investment Account Min. Balance to Open: \$25,000.00		
\$0.01 - \$24,999.99	0.01%	0.01%
\$25,000 - \$99,999.99	1.50%	1.51%
\$100,000 - \$249,999.99	1.75%	1.76%
\$250,000 - \$499,999.99	2.00%	2.02%
\$500,000 - \$999,999.99	2.25%	2.27%
\$1,000,000 or more	2.50%	2.53%
Money Market Min. Balance to Open: \$1,000.00		
\$0.01 - \$999.99	0.01%	0.01%
\$1,000 - \$9,999.99	0.40%	0.40%
\$10,000 or more	0.50%	0.50%
Health Savings No Minimum Balance to Open		
\$0.01 - \$999.99	0.05%	0.05%
\$1,000 - \$9,999.99	0.20%	0.20%
\$10,000 - \$19,999.99	0.30%	0.30%
\$20,000 or more	0.40%	0.40%
NOW Interest Checking Min. Balance to Open: \$1,000.00		
\$1,000 or more	0.10%	0.10%
Savings No Minimum Balance to Open		
Savings	0.15%	0.15%
Christmas Club No Minimum Balance to Open		
Christmas Club	0.15%	0.15%
Power Up Checking⁵ See Power Up Checking Product Sheet for More Information		
If Monthly Qualifications are Met	2.96%	3.00%
If Monthly Qualifications are not Met	0.10%	0.10%

Certificates of Deposit & IRA²

Initial Deposit	Rate*	APY*
Special 9 - Month		
\$5,000 or more	3.60%	3.62%
Special 18- Month		
\$5,000 or more	3.50%	3.53%
3 - Month		
\$1,000 or more	1.50%	1.51%
6 - Month		
\$1,000 or more	2.00%	2.01%
12 - Month		
\$1,000 or more	2.25%	2.26%
24 - Month		
\$1,000 or more	2.50%	2.52%
36 - Month		
\$1,000 or more	2.75%	2.77%
60 - Month		
\$1,000 or more	3.50%	3.53%
Individual Retirement Account (IRA)		
Flexible IRA	2.00%	2.02%
Min. Balance to open \$50.00		
12 - Month Head Start³		
\$100 or more	2.25%	2.26%

Please consult a tax professional regarding any tax consequences related to IRAs.

¹ Rates are subject to change after account opening.

² Early withdrawal penalties may apply on CDs and IRAs. Fees may reduce earnings. For CDs or IRAs \$250,000+ see a banker. IRAs are eligible for the CD special rates with a minimum opening balance of \$1,000.00 or more.

³ 12-Month Head Start CD is for ages 0-25 and requires a \$100 minimum initial deposit.

⁴ 24-Month Variable IRA is not available for new accounts. Rates subject to change after account opening.

⁵ Product details are available at any Oostburg State Bank office or on our website: oostburgstate.bank/personal-banking/checking/power-up-checking/