



Current Deposit Interest Rates and Annual Percentage Yield

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% |

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

¹Rates are subject to change after account opening.

²Early 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.

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

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

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

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% |
| <i>Min. Balance to open \$50.00</i> | | |
| 12 - Month Head Start³ | | |
| \$100 or more | 2.25% | 2.26% |