

EFFECTIVE FEBRUARY 4, 2006

High Balance Certificates of Deposit¹

Initial Deposit	Term	Rate	APY
\$250,000 or more	182 Days	3.75%	3.79%

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	1.35%	1.36%
\$100,000 - \$249,999.99	1.60%	1.61%
\$250,000 - \$499,999.99	1.85%	1.87%
\$500,000 - \$999,999.99	2.10%	2.12%
\$1,000,000 or more	2.35%	2.38%

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

²Rates are subject to change after account opening.