



EFFECTIVE SEPTEMBER 2, 2026

### Money Market, Savings & Checking<sup>1</sup>

| Account Type                                                                                  | Rate* | APY*  |
|-----------------------------------------------------------------------------------------------|-------|-------|
| <b>Premium Investment Account</b> Min. Balance to Open: \$25,000.00                           |       |       |
| \$0.01 - \$24,999.99                                                                          | 0.40% | 0.40% |
| \$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% |
| <b>Money Market</b> 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% |
| <b>Health Savings</b> 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% |
| <b>NOW Interest Checking</b> Min. Balance to Open: \$1,000.00                                 |       |       |
| \$1,000 or more                                                                               | 0.10% | 0.10% |
| <b>Savings</b> No Minimum Balance to Open                                                     |       |       |
| Savings                                                                                       | 0.15% | 0.15% |
| <b>Christmas Club</b> No Minimum Balance to Open                                              |       |       |
| Christmas Club                                                                                | 0.15% | 0.15% |
| <b>Power Up Checking<sup>5</sup></b> 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 & IRA<sup>2</sup>

| Initial Deposit                            | Rate* | APY*  |
|--------------------------------------------|-------|-------|
| <b>Special 9 - Month</b>                   |       |       |
| \$5,000 or more                            | 3.98% | 4.00% |
| <b>Special 15- Month</b>                   |       |       |
| \$5,000 or more                            | 4.05% | 4.10% |
| <b>3 - Month</b>                           |       |       |
| \$1,000 or more                            | 1.60% | 1.61% |
| <b>6 - Month</b>                           |       |       |
| \$1,000 or more                            | 2.10% | 2.11% |
| <b>12 - Month</b>                          |       |       |
| \$1,000 or more                            | 2.35% | 2.36% |
| <b>24 - Month</b>                          |       |       |
| \$1,000 or more                            | 2.60% | 2.62% |
| <b>36 - Month</b>                          |       |       |
| \$1,000 or more                            | 2.85% | 2.87% |
| <b>60 - Month</b>                          |       |       |
| \$1,000 or more                            | 3.60% | 3.63% |
| <b>Individual Retirement Account (IRA)</b> |       |       |
| Flexible IRA                               | 2.00% | 2.02% |
| Min. Balance to open \$50.00               |       |       |
| <b>12 - Month Head Start<sup>3</sup></b>   |       |       |
| \$100 or more                              | 2.35% | 2.36% |

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

<sup>1</sup> Rates are subject to change after account opening.

<sup>2</sup> 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.

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

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

<sup>5</sup> Product details are available at any Oostburg State Bank office or on our website: [oostburgstate.bank/personal-banking/checking/power-up-checking/](https://oostburgstate.bank/personal-banking/checking/power-up-checking/)