

# POWER UP CHECKING

**A Checking Account that  
Works as Hard as You Do!**

Up to  
**3.00%  
APY\*\***

**Make the quick and easy switch to a Power Up Checking account.**

**Contact one of our bankers today!**

Earn interest on your checking and access your cash anywhere with ATM fee refunds up to \$15 per month\* by meeting the following criteria:

- ▶ Enrolling in eStatements and logging in at least one time per month\*\*
- ▶ Setting up a direct deposit of \$500 or more per statement cycle\*\*
- ▶ Making at least 10 non pin debit card purchases of \$15 or more per statement cycle\*\*

\*Monthly Statement Cycle means a period beginning on the first business day of the month & ending on the last business day of the month. Business day means every day except Saturdays, Sundays and Federal Holidays. Account transactions and activities may take one or more days to post and settle to the account and must occur during the Monthly Statement Cycle in order to qualify for the Power Up Checking Higher Interest and ATM Fee Refunds. All Qualifications start over each month. Call 920-564-2336 to contact one of our bankers for further information or questions about the terms of the account.

\*\*Account and Monthly Qualification Details:

No minimum dollar amount to open. APY=Annual Percentage Yield. APYs accurate as of 10/24/2024. Rates may change at any time. Offer is subject to change and can be withdrawn without notice. Limit one account per SSN.

For accounts that meet qualifications prior to the end of the Monthly Statement Cycle, the account will receive higher interest and refunds as follows:

(1) Foreign (non-Oostburg State Bank) ATM Fees will be refunded up to an aggregate amount of \$15.00 each month.

(2) Balances up to \$15,000 receive a Higher APY of 3.00%.

(3) Balances over \$15,000 receive APY of 0.10%. If monthly qualifications are not met, all balances earn 0.10% APY.

To qualify for the Power Up Checking account's monthly Higher APY and ATM Fee Refunds, the following criteria must be met during each Monthly Statement Cycle:

(1) Enroll and remain in eStatements – no paper statements will be generated

(2) Log into your Oostburg State Bank account through online banking or the mobile banking app at least one time during each Monthly Statement Cycle.

(3) Make at least 1 automatic direct deposit of at least \$500 during each Monthly Statement Cycle.

(4) Make at least 10 non-PIN purchases on your Power Up Checking debit card of at least \$15 each during each Monthly Statement Cycle. For a Debit Card transaction to be considered a non-PIN transaction it must be a credit/signature transaction