Oostburg State Bank

Current Deposit Interest Rates and Annual Percentage Yield

EFFECTIVE NOVEMBER 4, 2026

Money Market, Savings & Checking[1]

Account Type	Rate*	APY*
Premium Investment Account	**Min. Balance to Open: $25,000.00**	
$0.01 - $24,999.99	0.40%	0.40%
$25,000 - $99,999.99	1.55%	1.56%
$100,000 - $249,999.99	1.80%	1.82%
$250,000 - $499,999.99	2.05%	2.07%
$500,000 - $999,999.99	2.30%	2.32%
$1,000,000 or more	2.55%	2.58%
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	0.25%	0.25%
Christmas Club	**No Minimum Balance to Open**	
Christmas Club	0.25%	0.25%
Power Up Checking[5]	**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[2]

Initial Deposit	Rate*	APY*
Special 9 - Month		
$5,000 or more	4.18%	4.20%
Special 15- Month		
$5,000 or more	4.25%	4.30%
3 - Month		
$1,000 or more	3.00%	3.03%
6 - Month		
$1,000 or more	3.50%	3.53%
12 - Month		
$1,000 or more	3.50%	3.53%
24 - Month		
$1,000 or more	4.00%	4.04%
36 - Month		
$1,000 or more	4.00%	4.04%
60 - Month		
$1,000 or more	4.00%	4.04%
Individual Retirement Account (IRA)		
Flexible IRA	2.05%	2.07%
Min. Balance to open $50.00		
12 - Month Head Start[3]		
$100 or more	3.50%	3.53%

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/

RATE = Interest Rate
APY = Annual Percentage Yield

Member FDIC

oostburgstate.bank/rates