Oostburg State Bank

High Balance Certificate and Insured Cash Sweep® (ICS)
Current Interest Rates and Annual Percentage Yield

EFFECTIVE NOVEMBER 4, 2026

High Balance Certificates of Deposit[1]

Initial Deposit	Term	Rate	APY
$250,000 or more	182 Days	4.35%	4.40%

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	1.40%	1.41%
$100,000 - $249,999.99	1.65%	1.66%
$250,000 - $499,999.99	1.90%	1.92%
$500,000 - $999,999.99	2.15%	2.17%
$1,000,000 or more	2.40%	2.43%

[1]Early withdrawal penalties may apply on CDs and IRAs. Fees may reduce earnings.
[2]Rates are subject to change after account opening.

RATE = Interest Rate
APY = Annual Percentage Yield

Member FDIC

oostburgstate.bank/rates