



EFFECTIVE JANUARY 8, 2025

Money Market, Savings & Checking¹

Account Type	Rate*	APY*
Premium Investment Account	Min. Balance to Open: \$25,000.00	
\$0.01 - \$24,999.99	0.01%	0.01%
\$25,000 - \$99,999.99	1.75%	1.76%
\$100,000 - \$249,999.99	2.00%	2.02%
\$250,000 - \$499,999.99	2.25%	2.27%
\$500,000 - \$999,999.99	2.50%	2.53%
\$1,000,000 or more	2.75%	2.78%
Money Market	Min. Balance to Open: \$1,000.00	
\$0.01 - \$999.99	0.01%	0.01%
\$1000 - \$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	0.15%	0.15%
Christmas Club	No Minimum Balance to Open	
Christmas Club	0.15%	0.15%
Power Up Checking⁵	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 & IRA²

Initial Deposit	Rate*	APY*
Special 11-Month		
\$5,000 or more	4.14%	4.15%
Special 27-Month		
\$5,000 or more	3.76%	3.80%
3-Month		
\$1,000 or more	1.50%	1.51%
6-Month		
\$1,000 or more	2.00%	2.01%
12-Month		
\$1,000 or more	2.25%	2.26%
24-Month		
\$1,000 or more	2.50%	2.52%
36-Month		
\$1,000 or more	2.75%	2.77%
60-Month		
\$1,000 or more	3.50%	3.53%
Individual Retirement Account (IRA)		
24-Month Variable IRA ⁴	4.43%	4.48%
<i>Existing Accounts Only; Non-Renewable at Maturity</i>		
Flexible IRA	2.25%	2.27%
<i>Min. Balance to open \$50.00</i>		
12-Month Head Start³		
\$100 or more	2.25%	2.26%

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*



oostburgstate.bank/rates