

Kids Advantage Savings Account

Rate Information – your interest rate and annual percentage yield may change. The initial interest rate for your account is .10%. The annual percentage yield for your account is .10%.

Frequency of rate changes - we may change the interest rate on your account at any time.

Determination of rate - at our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - interest will be compounded every quarter. Interest will be credited to your account every quarter.

Minimum balance to open the account - you must deposit \$10.00 to open this account. The required minimum balance to keep the account open is \$10.00.

Daily balance computation method - we use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - interest begins to accrue on the business day you deposit noncash items (for example checks).

Transaction limitations - there are no limitations.

OSB Community Bank will match up to \$25.00 of your opening deposit at the time of account opening. It will be available after three months. You will also receive a gift for opening this account.

Bring in your report card and receive \$1.00 for each "A" or "O" (depending on grade level) up to \$5.00. Limit of four report cards per year. Perfect attendance for the year will also receive \$5.00.

Deposits that are transferred or withdrawn within 24 hours are not eligible for awards. In general, we may reject an award if, in our sole discretion, we believe the deposit activity to be not in conformity with the spirit of the award program.

OSB reserves the right to substitute prizes at any time based on availability and quantities on hand. When we are forced to eliminate a prize, we will always provide a prize of equal or greater value.

We reserve the right to modify the redemption quantities (the amount of balances needed to claim a prize) at any time and without notification.

THIS DISCLOSURE IS A PART OF THE TERMS OF THE SAVINGS ACCOUNT.

Annual Percentage Yield is accurate as of 5/24/2023. Fees may reduce earnings.



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