

# BMD Deposit Rate Sheet

Effective 10<sup>th</sup> October 2018



Product	Opening Balance Requirement	Amount of Deposit	Nominal Rate p.a.	Effective Annual Rate	Additions Permitted	Statement Frequency
<b>Chequing</b>	\$500 <sup>1</sup>	Unlimited	0.00%	0.00%	Yes	Quarterly <sup>2</sup>
<b>Savings</b>	\$500 <sup>1</sup>	Unlimited \$0-\$500,000.00 \$500,000.01+	0.01% 0.05%	0.01% 0.05%	Yes	Quarterly <sup>2</sup>
<b>Iron Kids (Youth)</b>	\$100	\$5 \$10,000	1.50% 0.01%	1.51% 0.01%	Yes	Quarterly <sup>2</sup>
<b>1-Year Accumulator</b>	\$1,000	Unlimited	1.80%	1.82%	Yes <sup>3</sup>	Annually
<b>3-Year Accumulator</b>	\$1,000	Unlimited	2.65%	2.69%	Yes <sup>3</sup>	Annually
<b>5-Year Accumulator</b>	\$1,000	Unlimited	2.75%	2.79%	Yes <sup>3</sup>	Annually
<b>5-Year Saver</b>	\$50	\$100,000 <sup>4</sup>	2.75%	2.79%	Yes	Annually
<b>1-Month CD</b>	\$1,000	\$1,000 \$50,000 \$100,000	0.50% 0.50% 0.50%	0.50% 0.50% 0.50%	No	Annually
<b>3-Month CD</b>	\$1,000	\$1,000 \$50,000 \$100,000	1.40% 1.40% 1.70%	1.41% 1.41% 1.71%	No	Annually
<b>6-Month CD</b>	\$1,000	\$1,000 \$50,000 \$100,000	1.50% 1.50% 1.75%	1.51% 1.51% 1.77%	No	Annually
<b>1-Year CD</b>	\$1,000	\$1,000 \$50,000 \$100,000	1.80% 1.80% 2.00%	1.82% 1.82% 2.03%	No	Annually
<b>2-Year CD</b>	\$1,000	\$1,000 \$100,000 \$500,000	2.10% 2.20% 2.40%	2.12% 2.22% 2.42%	No	Annually
<b>30-Month CD</b>	\$1,000	\$1,000 \$100,000 \$500,000	2.10% 2.20% 2.40%	2.12% 2.22% 2.42%	No	Annually
<b>3-Year CD</b>	\$1,000	\$1,000 \$100,000 \$500,000	2.65% 2.80% 3.20%	2.69% 2.84% 3.25%	No	Annually
<b>4-Year CD</b>	\$1,000	\$1,000 \$100,000 \$500,000	2.65% 2.80% 3.20%	2.69% 2.84% 3.25%	No	Annually
<b>5-Year CD</b>	\$1,000	\$1,000 \$100,000 \$500,000	2.75% 2.90% 3.25%	2.79% 2.94% 3.30%	No	Annually

1. A minimum of 500 units in each currency
  2. Monthly Statements available via eBanking
  3. Minimum monthly commitment of \$100
  4. Maximum deposit allowed
- Note: Interest Accrues Daily

**Rates are subject to change without notice.**

# USD Deposit Rate Sheet

Effective 10<sup>th</sup> October 2018



Product	Opening Balance Requirement	Amount of Deposit	Nominal Rate p.a.	Effective Annual Rate	Additions Permitted	Statement Frequency
<b>Checking</b>	\$500 <sup>1</sup>	Unlimited	0.00%	0.00%	Yes	Quarterly <sup>2</sup>
<b>Savings</b>	\$500 <sup>1</sup>	Unlimited	0.00%	0.00%	Yes	Quarterly <sup>2</sup>
<b>USD Premium Demand Account</b>	\$100,000 <sup>4</sup>	Unlimited	1.52%	1.53%	Yes	Quarterly <sup>2</sup>
<b>1-Year Accumulator</b>	\$1,000	Unlimited	1.80%	1.82%	Yes <sup>3</sup>	Annually
<b>3-Year Accumulator</b>	\$1,000	Unlimited	2.65%	2.69%	Yes <sup>3</sup>	Annually
<b>1-Month CD</b>	\$1,000	\$1,000 \$50,000 \$100,000	0.50% 0.50% 0.50%	0.50% 0.50% 0.50%	No	Annually
<b>3-Month CD</b>	\$1,000	\$1,000 \$50,000 \$100,000	1.40% 1.40% 1.70%	1.41% 1.41% 1.71%	No	Annually
<b>6-Month CD</b>	\$1,000	\$1,000 \$50,000 \$100,000	1.50% 1.50% 1.75%	1.51% 1.51% 1.77%	No	Annually
<b>1-Year CD</b>	\$1,000	\$1,000 \$50,000 \$100,000	1.80% 1.80% 2.00%	1.82% 1.82% 2.03%	No	Annually
<b>2-Year CD</b>	\$1,000	\$1,000 \$100,000 \$500,000	2.10% 2.20% 2.40%	2.12% 2.22% 2.42%	No	Annually
<b>30-Month CD</b>	\$1,000	\$1,000 \$100,000 \$500,000	2.10% 2.20% 2.40%	2.12% 2.22% 2.42%	No	Annually
<b>3-Year CD</b>	\$1,000	\$1,000 \$100,000 \$500,000	2.65% 2.80% 3.20%	2.69% 2.84% 3.25%	No	Annually
<b>4-Year CD</b>	\$1,000	\$1,000 \$100,000 \$500,000	2.65% 2.80% 3.20%	2.69% 2.84% 3.25%	No	Annually
<b>5-Year CD</b>	\$1,000	\$1,000 \$100,000 \$500,000	2.75% 2.90% 3.25%	2.79% 2.94% 3.30%	No	Annually

1. A minimum of 500 units in each currency

2. Monthly Statements available via eBanking

3. Minimum monthly commitment of \$100

4. USD Premium Demand Accounts are only interest bearing for USD balances between \$100,000.00 - \$5,000,000.00

Note: Interest Accrues Daily

**Rates are subject to change without notice.**