

# BMD Deposit Rate Sheet

Effective 10<sup>th</sup> June 2019



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	1.50%	1.51%	Yes <sup>3</sup>	Annually
<b>3-Year Accumulator</b>	\$1,000	Unlimited	1.50%	1.51%	Yes <sup>3</sup>	Annually
<b>5-Year Accumulator</b>	\$1,000	Unlimited	1.55%	1.56%	Yes <sup>3</sup>	Annually
<b>5-Year Saver</b>	\$50	\$100,000 <sup>4</sup>	1.55%	1.56%	Yes	Annually
<b>1-Month CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.40% 0.40% 0.40% 0.40%	0.40% 0.40% 0.40% 0.40%	No	Annually
<b>3-Month CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.50% 1.60% 1.75% 2.00%	1.51% 1.61% 1.77% 2.02%	No	Annually
<b>6-Month CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.50% 1.60% 1.75% 2.00%	1.51% 1.61% 1.77% 2.02%	No	Annually
<b>1-Year CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.50% 1.70% 1.85% 2.10%	1.51% 1.71% 1.87% 2.12%	No	Annually
<b>2-Year CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.45% 1.65% 1.75% 2.00%	1.46% 1.66% 1.77% 2.02%	No	Annually
<b>30-Month CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.40% 1.60% 1.75% 1.95%	1.41% 1.61% 1.77% 1.97%	No	Annually
<b>3-Year CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.50% 1.70% 1.85% 2.05%	1.51% 1.71% 1.87% 2.07%	No	Annually
<b>4-Year CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.50% 1.70% 1.85% 2.05%	1.51% 1.71% 1.87% 2.07%	No	Annually
<b>5-Year CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.55% 1.75% 1.85% 2.10%	1.56% 1.77% 1.87% 2.12%	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> June 2019



Product	Opening Balance Requirement	Amount of Deposit	Nominal Rate p.a.	Effective Annual Rate	Additions Permitted	Statement Frequency
Checking	\$500 <sup>1</sup>	Unlimited	0.00%	0.00%	Yes	Quarterly <sup>2</sup>
Savings	\$500 <sup>1</sup>	Unlimited	0.00%	0.00%	Yes	Quarterly <sup>2</sup>
USD Premium Demand Account	\$100,000 <sup>4</sup>	Unlimited	1.52%	1.53%	Yes	Quarterly <sup>2</sup>
1-Year Accumulator	\$1,000	Unlimited	1.60%	1.61%	Yes <sup>3</sup>	Annually
3-Year Accumulator	\$1,000	Unlimited	1.60%	1.61%	Yes <sup>3</sup>	Annually
1-Month CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.40% 0.40% 0.40% 0.40%	0.40% 0.40% 0.40% 0.40%	No	Annually
3-Month CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.50% 1.60% 1.75% 2.00%	1.51% 1.61% 1.77% 2.02%	No	Annually
6-Month CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.50% 1.60% 1.75% 2.00%	1.51% 1.61% 1.77% 2.02%	No	Annually
1-Year CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.60% 1.80% 1.95% 2.20%	1.61% 1.82% 1.97% 2.22%	No	Annually
2-Year CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.45% 1.65% 1.75% 2.00%	1.46% 1.66% 1.77% 2.02%	No	Annually
30-Month CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.40% 1.60% 1.75% 1.95%	1.41% 1.61% 1.77% 1.97%	No	Annually
3-Year CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.60% 1.80% 1.95% 2.15%	1.61% 1.82% 1.97% 2.17%	No	Annually
4-Year CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.50% 1.70% 1.85% 2.05%	1.51% 1.71% 1.87% 2.07%	No	Annually
5-Year CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.55% 1.75% 1.85% 2.10%	1.56% 1.77% 1.87% 2.12%	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.**