

# BMD Deposit Rate Sheet

Effective 25<sup>th</sup> November 2021



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>Personal 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>Non-Personal Savings</b>	\$2,500	Unlimited	0.00%	0.00%	Yes	Quarterly <sup>2</sup>
<b>BMD Demand Account</b>	\$1,000,000	\$1,000,000 - \$10,000,000	0.00%	0.00%	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	0.10%	0.10%	Yes <sup>3</sup>	Annually
<b>3-Year Accumulator</b>	\$1,000	Unlimited	0.55%	0.55%	Yes <sup>3</sup>	Annually
<b>5-Year Accumulator</b>	\$1,000	Unlimited	0.85%	0.85%	Yes <sup>3</sup>	Annually
<b>5-Year Saver</b>	\$50	\$100,000 <sup>4</sup>	0.85%	0.85%	Yes	Annually
<b>1-Month CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.01% 0.01% 0.01% 0.01%	0.01% 0.01% 0.01% 0.01%	No	Annually
<b>3-Month CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.05% 0.05% 0.05% 0.05%	0.05% 0.05% 0.05% 0.05%	No	Annually
<b>6-Month CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.05% 0.05% 0.05% 0.05%	0.05% 0.05% 0.05% 0.05%	No	Annually
<b>1-Year CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.10% 0.10% 0.10% 0.10%	0.10% 0.10% 0.10% 0.10%	No	Annually
<b>2-Year CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.20% 0.25% 0.40% 0.40%	0.20% 0.25% 0.40% 0.40%	No	Annually
<b>30-Month CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.20% 0.25% 0.40% 0.40%	0.20% 0.25% 0.40% 0.40%	No	Annually
<b>3-Year CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.55% 0.60% 0.70% 0.70%	0.55% 0.60% 0.70% 0.70%	No	Annually
<b>4-Year CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.70% 0.75% 0.85% 0.85%	0.70% 0.75% 0.85% 0.85%	No	Annually
<b>5-Year CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.85% 0.90% 1.00% 1.00%	0.85% 0.90% 1.00% 1.00%	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 25<sup>th</sup> November 2021



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>
Personal Savings	\$500 <sup>1</sup>	Unlimited	0.00%	0.00%	Yes	Quarterly <sup>2</sup>
Non-Personal Savings	\$2,500	Unlimited	0.00%	0.00%	Yes	Quarterly <sup>2</sup>
USD Premium Demand Account	\$100,000 <sup>4</sup>	\$100,000.00 - \$5,000,000.00	0.15%	0.15%	Yes	Quarterly <sup>2</sup>
1-Year Accumulator	\$1,000	Unlimited	0.10%	0.10%	Yes <sup>3</sup>	Annually
3-Year Accumulator	\$1,000	Unlimited	0.55%	0.55%	Yes <sup>3</sup>	Annually
1-Month CD	\$1,000	\$1,000	0.01%	0.01%	No	Annually
		\$50,000	0.01%	0.01%		
		\$100,000	0.01%	0.01%		
		\$500,000	0.01%	0.01%		
3-Month CD	\$1,000	\$1,000	0.05%	0.05%	No	Annually
		\$50,000	0.05%	0.05%		
		\$100,000	0.05%	0.05%		
		\$500,000	0.05%	0.05%		
6-Month CD	\$1,000	\$1,000	0.05%	0.05%	No	Annually
		\$50,000	0.05%	0.05%		
		\$100,000	0.05%	0.05%		
		\$500,000	0.05%	0.05%		
1-Year CD	\$1,000	\$1,000	0.10%	0.10%	No	Annually
		\$50,000	0.10%	0.10%		
		\$100,000	0.10%	0.10%		
		\$500,000	0.10%	0.10%		
2-Year CD	\$1,000	\$1,000	0.20%	0.20%	No	Annually
		\$50,000	0.25%	0.25%		
		\$100,000	0.40%	0.40%		
		\$500,000	0.40%	0.40%		
30-Month CD	\$1,000	\$1,000	0.20%	0.20%	No	Annually
		\$50,000	0.25%	0.25%		
		\$100,000	0.40%	0.40%		
		\$500,000	0.40%	0.40%		
3-Year CD	\$1,000	\$1,000	0.55%	0.55%	No	Annually
		\$50,000	0.60%	0.60%		
		\$100,000	0.70%	0.70%		
		\$500,000	0.70%	0.70%		
4-Year CD	\$1,000	\$1,000	0.70%	0.70%	No	Annually
		\$50,000	0.75%	0.75%		
		\$100,000	0.85%	0.85%		
		\$500,000	0.85%	0.85%		
5-Year CD	\$1,000	\$1,000	0.85%	0.85%	No	Annually
		\$50,000	0.90%	0.90%		
		\$100,000	1.00%	1.00%		
		\$500,000	1.00%	1.00%		

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.