

# BMD Deposit Rate Sheet

Effective 16<sup>th</sup> November 2022



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	2.15%	2.17%	Yes <sup>3</sup>	Annually
<b>3-Year Accumulator</b>	\$1,000	Unlimited	2.50%	2.53%	Yes <sup>3</sup>	Annually
<b>5-Year Accumulator</b>	\$1,000	Unlimited	2.85%	2.89%	Yes <sup>3</sup>	Annually
<b>5-Year Saver</b>	\$50	\$100,000 <sup>4</sup>	2.85%	2.89%	Yes	Annually
<b>1-Month CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.50% 0.50% 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 \$500,000	1.20% 1.40% 1.50% 1.60%	1.21% 1.41% 1.51% 1.61%	No	Annually
<b>6-Month CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.70% 1.70% 1.80% 1.90%	1.71% 1.71% 1.82% 1.92%	No	Annually
<b>1-Year CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	2.15% 2.15% 2.25% 2.30%	2.17% 2.17% 2.28% 2.33%	No	Annually
<b>2-Year CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	2.20% 2.25% 2.50% 2.55%	2.22% 2.28% 2.53% 2.58%	No	Annually
<b>30-Month CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	2.20% 2.25% 2.50% 2.55%	2.22% 2.28% 2.53% 2.58%	No	Annually
<b>3-Year CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	2.50% 2.50% 2.60% 2.65%	2.53% 2.53% 2.63% 2.69%	No	Annually
<b>4-Year CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	2.60% 2.60% 2.70% 2.75%	2.63% 2.63% 2.74% 2.79%	No	Annually
<b>5-Year CD</b>	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	2.85% 2.85% 2.90% 2.95%	2.89% 2.89% 2.94% 2.99%	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 16<sup>th</sup> November 2022



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	0.75%	0.75%	Yes	Quarterly <sup>2</sup>
1-Year Accumulator	\$1,000	Unlimited	2.15%	2.17%	Yes <sup>3</sup>	Annually
3-Year Accumulator	\$1,000	Unlimited	2.50%	2.53%	Yes <sup>3</sup>	Annually
1-Month CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	0.50% 0.50% 0.50% 0.50%	0.50% 0.50% 0.50% 0.50%	No	Annually
3-Month CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.20% 1.40% 1.50% 1.60%	1.21% 1.41% 1.51% 1.61%	No	Annually
6-Month CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	1.70% 1.70% 1.80% 1.90%	1.71% 1.71% 1.82% 1.92%	No	Annually
1-Year CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	2.15% 2.15% 2.25% 2.30%	2.17% 2.17% 2.28% 2.33%	No	Annually
2-Year CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	2.20% 2.25% 2.50% 2.55%	2.22% 2.28% 2.53% 2.58%	No	Annually
30-Month CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	2.20% 2.25% 2.50% 2.55%	2.22% 2.28% 2.53% 2.58%	No	Annually
3-Year CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	2.50% 2.50% 2.60% 2.65%	2.53% 2.53% 2.63% 2.69%	No	Annually
4-Year CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	2.60% 2.60% 2.70% 2.75%	2.63% 2.63% 2.74% 2.79%	No	Annually
5-Year CD	\$1,000	\$1,000 \$50,000 \$100,000 \$500,000	2.85% 2.85% 2.90% 2.95%	2.89% 2.89% 2.94% 2.99%	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.