

USD Interest Rate Sheet (Effective: 02/22/2021)

	MINIMUM BALANCE TO OBTAIN APY	INTEREST RATE %	ANNUAL PERCENTAGE YIELD % (APY)
Certificate of Deposit (Personal & Business)			
1 Month	\$1,000.00	0.10%	0.10%
2 Month	\$1,000.00	0.10%	0.10%
3 Month	\$1,000.00	0.10%	0.10%
6 Month	\$1,000.00	0.15%	0.15%
9 Month	\$1,000.00	0.15%	0.15%
1 Year	\$1,000.00	0.18%	0.18%
18 Month	\$1,000.00	0.18%	0.18%
2 Year	\$1,000.00	0.32%	0.32%
30 Month	\$1,000.00	0.32%	0.32%
4 Year	\$1,000.00	0.42%	0.42%
Super Certificate of Deposit (Personal & Business)			
6 Month	\$5,000.00	0.17%	0.17%
9 Month	\$5,000.00	0.17%	0.17%
1 Year	\$5,000.00	0.20%	0.20%
18 Month	\$5,000.00	0.20%	0.20%
2 Year	\$5,000.00	0.37%	0.37%
30 Month	\$10,000.00	0.37%	0.37%
4 Year	\$10,000.00	0.47%	0.47%
Money Market Account (Personal & Business)			
\$500.00 - \$999.99	\$500.00	0.05%	0.05%
\$1,000.00 - \$49,999.99	\$1,000.00	0.05%	0.05%
\$50,000.00 - \$99,999.99	\$50,000.00	0.10%	0.10%
\$100,000.00 - \$499,999.99	\$100,000.00	0.11%	0.11%
\$500,000.00 - \$999,999.99	\$500,000.00	0.12%	0.12%
\$1,000,000.00 - \$1,999,999.99	\$1,000,000.00	0.13%	0.13%
\$2,000,000.00 - \$2,999,999.99	\$2,000,000.00	0.14%	0.14%
\$3,000,000.00 and more	\$3,000,000.00	0.15%	0.15%
Savings Account (Personal & Business)			
\$100.00 - \$49,999.99	\$100.00	0.05%	0.05%
\$50,000.00 - \$99,999.99	\$50,000.00	0.10%	0.10%
\$100,000.00 - \$499,999.99	\$100,000.00	0.11%	0.11%
\$500,000.00 - \$999,999.99	\$500,000.00	0.12%	0.12%
\$1,000,000.00 - \$1,999,999.99	\$1,000,000.00	0.13%	0.13%
\$2,000,000.00 - \$2,999,999.99	\$2,000,000.00	0.14%	0.14%
\$3,000,000.00 and more	\$3,000,000.00	0.15%	0.15%
Personal Premier Savings Account			
\$500.00 - \$4,999.99	\$500.00	0.05%	0.05%
\$5,000.00 - \$9,999.99	\$5,000.00	0.10%	0.10%
\$10,000.00 - \$19,999.99	\$10,000.00	0.20%	0.20%
\$20,000.00 - \$49,999.99	\$20,000.00	0.40%	0.41%
\$50,000.00 - \$99,999.99	\$50,000.00	0.50%	0.51%
\$100,000.00 - \$249,999.99	\$100,000.00	0.52%	0.53%
\$250,000.00 - \$499,999.99	\$250,000.00	0.58%	0.59%
\$500,000.00 and more	\$500,000.00	0.58%	0.59%
Business Premier Savings Account			
\$500.00 - \$4,999.99	\$500.00	0.05%	0.05%

\$5,000.00 - \$9,999.99	\$5,000.00	0.05%	0.05%
\$10,000.00 - \$49,999.99	\$10,000.00	0.10%	0.10%
\$50,000.00 - \$99,999.99	\$50,000.00	0.13%	0.13%
\$100,000.00 - \$249,999.99	\$100,000.00	0.13%	0.13%
\$250,000.00 - \$499,999.99	\$250,000.00	0.15%	0.15%
\$500,000.00 and more	\$500,000.00	0.18%	0.18%
Business Plus Checking Account			
\$3,000.00 and more	\$3,000.00	0.05%	0.05%
Personal NOW Account			
\$500.00 and more	\$500.00	0.05%	0.05%

For Certificate of Deposit accounts: A minimum deposit of \$1,000.00 is required to open a regular Certificate of Deposit Account and \$5,000.00 to open a Super Certificate of Deposit Account. This is the minimum balance you must maintain in the account every day to obtain the disclosed APY. Interest will not be compounded. Accrued interest will be credited to the account at maturity. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). The account will be automatically renewed at maturity, for the same term as the original account and at the rate then prevailing, unless the depositor notifies the Bank in writing to the contrary within 10 calendar days (grace period) after the account's maturity date. After the account is opened, you may not make deposits into or withdrawals from this account until the maturity date. Fees may reduce earnings. A penalty will be imposed for early withdraw of principal for certificate of deposit account. If an account is not renewed by the depositor, it will not earn interest after the maturity date.

The Interest Rate and APY is subject to change on a weekly basis at the discretion of the Bank and the rates on accounts other than a certificate of deposit (CD) may vary after the account is opened. These rates may change without prior notice. Minimum deposit to open accounts: Money Market Deposit Account, \$1,500.00; Savings, \$500.00; Personal Premier Savings Account, \$10,000.00; NOW Account, \$1,000.00.

The APY assumes principal and interest remain on deposit for one year at the current rate. Interest is calculated on a 360-day basis and is applied to actual calendar days. The actual APY earned may be lower due to charges or fees imposed on the accounts.

**Customer can only open a Personal Premier Savings Account at New York Branch or Queens Branch.*

Check deposits are subject to Bank of China USA's Funds Availability Policy.

For all the other listed accounts, interest are compounded either on a daily basis or on a monthly basis and credited to accounts monthly.

For money market and saving accounts, there are usually transaction restrictions. However, during the COVID-19 pandemic period, and until further notice, BOC U.S.A. has suspended its enforcement of the six (6) telephones, automatic or pre-authorized transfers limit per month, allowing the depositor unlimited number of withdrawals.

For more information, please contact Bank of China USA customer representative at (212)935-3101 or (212)925-2355.

Bank of China New York Branch (Member FDIC)

Bank of China Queens Branch (Member FDIC)

Bank of China Chicago Branch (Non- FDIC insured)

Bank of China Los Angeles Branch (Non-FDIC insured)