

Supporting Your Savings Goals with CDs

Minimum Deposit Balance	9 Months	12 Months
\$100,000.00	3.97% APY	3.90% APY
\$35,000.00	3.82% APY	3.75% APY
\$10,000.00	3.67% APY	3.60% APY

To open an account or for more information, please visit one of our branches or call us:

New York Branch
 1045 Avenue of the Americas
 New York, NY 10018
 1(212) 935-3101 ext. 3103



Queens Branch
 42-35 Main Street
 Flushing, NY 11355
 1(212) 925-2355 ext. 8823 or 8825



* Annual Percentage Yields (APYs) for all CDs are effective as of **4/28/2026**. CD rates are fixed upon account opening but are subject to change at any time prior to the CD being opened and funded without notice. The APYs in effect on our website (<https://www.bocusa.com>) on the date the CD is opened and funded will apply and will remain fixed for the full term. Early withdrawal penalties may apply. A penalty may be imposed for early withdrawal of principal, and any early withdrawal will reduce earnings. Fees or other conditions could reduce earnings. The above terms are offered as of the date hereof and are subject to change without notice. **\$10,000** minimum to earn stated APY. Interest will not be compounded. Interest begins to accrue on the business day you fund the CD. Accrued interest will be credited to the account at maturity. CDs will automatically renew at the prevailing APY in effect on the renewal date unless the customer provides other instructions.

The APY presented here is offered by Bank of China New York Branch and Queens Branch, both of which are members of the FDIC. The FDIC insures deposits up to \$250,000 per depositor, per insured bank, per ownership category. Bank of China Los Angeles Branch and Chicago Branch are not FDIC-insured. Additional terms and conditions apply; please refer to applicable Service Guides and <https://www.bocusa.com/rates-fees-instructions> for full details.