MOTICE

NEW SAVINGS INTEREST RATES

FIRST CLASS ACCOUNT

			60 Days	90 Days	180 Days	366 Days
JMD	\$250,000	\$499,999	0.70%	0.75%	0.80%	0.85%
	\$500,000	\$749,999	0.75%	0.80%	0.85%	0.90%
	\$750,000	\$999,999	0.80%	0.85%	0.90%	0.95%
	\$1,000,000	\$4,999,999	0.85%	0.90%	0.95%	1.00%
	\$5,000,000	& Over	0.90%	0.95%	1.00%	1.05%

DIRECT GAIN ACCOUNT

			30 Days	60 Days	90 Days	180 Days	366 Days
JMD	\$25,000	\$49,999	0.10%	0.15%	0.20%	0.25%	0.30%
	\$50,000	\$99,999	0.30%	0.35%	0.40%	0.45%	0.50%
	\$100,000	\$249,999	0.35%	0.40%	0.45%	0.50%	0.55%
	\$250,000	\$499,999	0.50%	0.55%	0.60%	0.65%	0.70%
	\$500,000	\$999,999	1.00%	1.05%	1.10%	1.15%	1.25%
	\$1,000,000	\$4,999,999	1.60%	1.65%	1.70%	1.80%	2.00%
	\$5,000,000	\$9,999,999	2.00%	2.05%	2.10%	2.15%	2.20%
	\$10,000,000	& Over	2.15%	2.25%	2.30%	2.35%	2.50%
USD	\$1,000	\$19,999	0.05%	0.05%	0.10%	0.20%	0.25%
	\$20,000	\$49,999	0.10%	0.10%	0.15%	0.20%	0.25%
	\$50,000	\$79,999	0.25%	0.25%	0.25%	0.35%	0.40%
	\$80,000	\$99,999	0.30%	0.30%	0.30%	0.40%	0.45%
	\$100,000	\$299,999	0.60%	0.60%	0.65%	0.70%	0.80%
	\$300,000	\$999,999	0.75%	0.75%	0.75%	0.8518%	1.00%
	\$1,000,000	& Over	0.80%	0.80%	0.80%	0.90%	1.75%
CAD	\$1,000	\$19,999	0.05%	0.05%	0.05%	0.10%	0.15%
	\$20,000	\$49,999	0.05%	0.05%	0.05%	0.10%	0.15%
	\$50,000	\$79,999	0.10%	0.15%	0.10%	0.20%	0.25%
	\$80,000	\$99,999	0.10%	0.15%	0.10%	0.20%	0.25%
	\$100,000	\$299,999	0.15%	0.15%	0.15%	0.20%	0.30%
	\$300,000	\$499,999	0.20%	0.20%	0.20%	0.25%	0.30%
	\$500,000	& Over	0.20%	0.20%	0.20%	0.25%	0.30%
GBP	£1,000	£19,999	0.05%	0.05%	0.15%	0.20%	0.25%
	£20,000	£49,999	0.05%	0.10%	0.15%	0.20%	0.25%
	£50,000	£79,999	0.10%	0.15%	0.20%	0.25%	0.30%
	£80,000	£99,999	0.10%	0.15%	0.20%	0.25%	0.30%
	£100,000	£299,999	0.20%	0.25%	0.30%	0.35%	0.40%
	£300,000	£499,999	0.25%	0.30%	0.35%	0.40%	0.45%
	£500,000	& Over	0.25%	0.30%	0.35%	0.40%	0.45%

PLATINUM ACCOUNT

			Interest Rates
JMD	\$5,000,000	\$9,999,999	3.00%
	\$10,000,000	\$49,999,999	3.25%
	\$50,000,000	& Over	3.50%

PARTNA PLAN

			Interest Rates
JMD	\$1,000	\$5,000	0.05%
	\$5,001	\$20,000	0.10%
	\$20,001	\$35,000	0.20%
	\$35,001	\$50,000	0.35%
	\$50,001	& Over	0.50%

BRIDAL REGISTRY ACCOUNT

			Interest Rates
JMD	\$0	\$9,999	0.05%
	\$10,000	\$99,999	0.05%
	\$100,000	\$299,999	0.10%
	\$300,000	\$999,999	0.10%
	\$1,000,000	& Over	0.15%
USD	\$0	\$200	0.025%
	\$201	\$1,000	0.025%
	\$1,001	\$5,000	0.025%
	\$5,001	\$20,000	0.025%
	\$20,001	\$50,000	0.05%
	\$50,001	& Over	0.10%
CAD	\$0	\$200	0.025%
	\$201	\$1,000	0.025%
	\$1,001	\$5,000	0.05%
	\$5,001	\$20,000	0.05%
	\$20,001	\$50,000	0.05%
	\$50,001	& Over	0.05%
GBP	£0	1,000	0.01%
	£1,001	£5,000	0.01%
	£5,001	£20,000	0.01%
	£20,001	£50,000	0.025%
	£50,001	& Over	0.05%

WEALTH OPTIMIZER ACCOUNT

				Interest Rates
JMD	\$0	-	\$249,999	0.20%
	\$250,000	-	\$499,999	0.25%
	\$500,000	-	\$999,999	0.30%
	\$1,000,000	-	\$4,999,999	0.35%
	\$5,000,000	-	& Over	0.45%
USD	\$0	-	\$4,999	0.05%
	\$5,000	-	\$9,999	0.05%
	\$10,000	-	\$24,999	0.05%
	\$25,000	-	\$49,999	0.10%
	\$50,000	-	\$99,999	0.15%
	\$100,000	-	& Over	0.20%

JN BANK advises Members that, effective AUGUST 5, 2019, interest rates on savings accounts are as follows:

EXECUTIVE CLUB

			-
			Interest Rates
JMD	\$250,000	\$499,999	0.25%
	\$500,000	\$749,999	0.35%
	\$750,000	\$999,999	0.50%
	\$1,000,000	& Over	0.75%
USD	\$20,000	\$49,999	0.05%
	\$50,000	\$99,999	0.10%
	\$100,000	& Over	0.25%
CAD	\$20,000	\$49,999	0.025%
	\$50,000	\$99,999	0.05%
	\$100,000	& Over	0.10%
GBP	£20,000	£49,999	0.05%
	£50,000	£99,999	0.05%
	£100,000	& Over	0.10%

HIGH YIELD - Non Resident & Resident

			Interest Rates
JMD	\$5,000	\$20,000	0.25%
	\$20,001	\$35,000	0.40%
	\$35,001	\$50,000	0.55%
	\$50,001	& Over	0.75%
USD	\$100	\$500	0.05%
	\$501	\$1,000	0.10%
	\$1,001	\$1,500	0.15%
	\$1,501	& Over	0.20%
CAD	\$100	\$500	0.05%
	\$501	\$1,000	0.05%
	\$1,001	\$1,500	0.05%
	\$1,501	& Over	0.10%
GBP	£100	£500	0.025%
	£501	£1,000	0.025%
	£1,001	£1,500	0.05%
	£1,501	& Over	0.05%

	\$50,000	\$99.999	0.050%
	\$100,000	\$199,999	0.100%
	\$200,000	\$249,999	0.150%
	\$250,000	\$499,999	0.200%
	\$500,000	\$999,999	0.250%
	\$1,000,000	\$1,999,999	0.300%
	\$2,000,000	\$4,000,000	0.350%
	\$5,000,000	& Over	0.400%
USD	\$0	\$199	0.025%
	\$200	\$24,999	0.025%
	\$25,000	\$45,999	0.050%
	\$50,000	\$99,999	0.100%
	\$100,000	\$149,999	0.150%
	\$150,000	& Over	0.200%
CND	\$0	\$199	0.025%
UND	\$200	\$24,999	0.025%
	\$25,000	\$49,999	0.050%
	\$50,000	\$99,999	0.050%
	\$100,000	\$149,999	0.050%
	\$150,000	& Over	0.050%
GBP	£0	£1,000	0.010%
	£1,001	£5,000	0.010%
	£5,001	£20,000	0.010%
		1	

£50,000

& Over

\$49,999

Interest Rates

0.050%

0.025%

0.050%

BE WISE SAVINGS PLANS

£20,001

£50,001

			2 Years	3 Year	5 Years
JMD	\$100,000	\$1,999,999	2.75%	3.00%	3.50%
	\$2,000,000	\$5,000,000	3.00%	3.25%	3.75%
USD	\$10,000	\$19,999	1.00%	1.50%	
	\$20,000	\$99,999	1.25%	1.75%	
	\$100,000	\$499,999	1.50%	2.00%	
	\$500,000	& Over	2.25%	3.00%	
CAD	\$10,000	\$19,999	0.25%	0.50%	
	\$20,000	\$99,999	0.40%	0.65%	
	\$100,000	\$499,999	0.50%	0.75%	
	\$500,000	& Over	0.75%	1.00%	
GBP	£10,000	\$19,999	0.40%	0.50%	
	£20,000	\$99,999	0.55%	0.65%	
	£100,000	\$499,999	0.65%	0.75%	
	£500,000	& Over	0.75%	1.00%	

REGULAR SAVINGS

\$0

JMD