December, 31, 2015

Dear Valued Customers,

**ACB Revised Interest Rates Effective February 1, 2016**

Antigua Commercial Bank wishes to advise that effective February 1, 2016, new interest rates will apply for the following products:

- 40 & Over Club (a balance of above $5,000) interest rate of 2.25%;
- Golden Savings, interest rate of 2.00%; and
- Fixed Deposit according to established tiers,
  - $5,000-$49,999, interest rate of 2.00%
  - $50,000-$99.999, interest rate of 2.00%
  - $100,000-$499,999 interest rate of 2.00%
  - $500,000 (and above) interest rate of 2.25%.

Thanks for your understanding as we continue to serve you better.

Sincerely yours,

Management