

Rebuilding Montserrat



Bank of Montserrat Ltd. 2013 Calendar



Bank of Montserrat Limited

Dear Customers and Shareholders,



Over the years Bank of Montserrat has demonstrated a profound interest in the rebuilding and development of our beautiful island.

We have therefore chosen our theme as "Rebuilding Montserrat". This year, 2013 is very significant, as we are proudly celebrating the Bank of Montserrat's 25th Anniversary. May we all continue to strive for excellence.

The Directors, Management and Staff sincerely thank you for your patronage, and we look forward to continuing to serve you for another 25 years.

YOUR BANK— YOUR FUTURE





John A. Osborne Airport



Bank of Montserrat Ltd.

January/Enero 2013



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
		1 New Year's Day	2	3	4 <i>Last Quarter</i>	5	
6	7	8	9	10	11 <i>New Moon</i>	12	
13	14	15	16	17	18 <i>First Quarter</i>	19	
20	21	22	23	24	25	26 <i>Full Moon</i>	
27	28	29	30	31			
CHEQUING ACCOUNTS							
Using cheques is Safer than carrying cash for payment of bills, purchase of goods and services, etc.							





Tropical Mansion Suites Hotel



Bank of Montserrat Ltd.

February/Febrero 2013



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
					1	2	
3 <i>Last Quarter</i>	4	5	6	7	8	9	
10 <i>New Moon</i>	11	12	13	14 Valentine's Day	15	16	
17 <i>First Quarter</i>	18	19	20	21	22	23	
24 <i>Full Moon</i>	25	26	27	28	FIXED DEPOSIT		
The Bank of Montserrat Limited offers attractive rates on Fixed Deposits, also called Certificates of Deposit ranging from a minimum term of six (6) months to one (1) year. With a minimum balance of ECD\$10,000.00 you can invest in a Certificate of Deposit and watch your deposit grow.							





St. Patrick's Roman Catholic Church



Bank of Montserrat Ltd.

March/Marzo 2013

Celebrating
25 Years
1988-2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
					1	2	
3	4 <i>Last Quarter</i>	5	6	7	8	9	
10	11 <i>New Moon</i>	12	13	14	15	16	
17 <i>St. Patrick's Day</i>	18 <i>St. Patrick's Day Holiday</i>	19 <i>First Quarter</i>	20	21	22	23	
24	25	26	27 <i>Full Moon</i>	28	29 <i>Good Friday</i>	30	
31 <i>Easter Sunday</i>							
60 PLUS SAVINGS ACCOUNT							
The bank provides for Customers at the age of 60 years and above to benefit from a higher rate of interest on savings account. These customers are also offered a special teller line.							



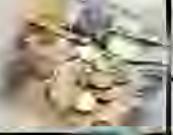
Ministry of Communications & Works



Bank of Montserrat Ltd.

April/Abril 2013

Celebrating
25 Years
1988-2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
	1 <i>Easter Monday</i>	2 <i>Last Quarter</i>	3	4	5	6	
7	8	9	10 <i>New Moon</i>	11	12	13	
14	15	16	17	18 <i>First Quarter</i>	19	20	
21	22	23	24	25 <i>Full Moon</i>	26	27	
28	29	30		FOREIGN EXCHANGE 			
We can take care of regional and international transactions for ECD, USD, GBP, CAD & BDD. Purchase and sale of foreign currency. Sale of US dollar travelers cheque, Telegraphic transfer (SWIFT) service, Sale of Drafts, Cheque negotiation, Bills for Collections.							



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Public Market – Little Bay



Bank of Montserrat Ltd.

May/Mayo 2013

Celebrating
25 Years
1988-2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
			1	2 <i>Last Quarter</i>	3	4	
5	6 <i>Labour Day</i>	7	8	9 <i>New Moon</i>	10	11	
12	13	14	15	16	17 <i>First Quarter</i>	18	
19	20 <i>Whit Monday</i>	21	22	23	24 <i>Full Moon</i>	25	
26	27	28	29	30	31 <i>Last Quarter</i>		
CREDIT CARDS							
We offer Visa and MasterCard credit cards in collaboration with the Caribbean Credit Card Company (4Cs).							





Bank of Montserrat Limited



Bank of Montserrat Ltd.

June/Junio 2013

Celebrating
25 Years
1988-2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
						1	
2	3	4	5	6	7	8 <i>New Moon</i>	
9	10	11	12	13	14	15	
16 <i>First Quarter</i>	17 <i>Queen's Birthday</i>	18	19	20	21	22	
23 <i>Full Moon</i>	24	25	26	27	28	29 <i>Last Quarter</i>	
30							

CONSUMER LOANS

With a Bank of Montserrat Limited Consumer Loan we will ensure that all of your life's amenities are taken care of and life is as comfortable as you imagined it to be.





Office of the Premier



Bank of Montserrat Ltd.

July/Julio 2013

Celebrating
25 Years
1988-2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
	1	2	3	4	5	6	
7	8 <i>New Moon</i>	9	10	11	12	13	
14	15 <i>First Quarter</i>	16	17	18	19	20	
21	22 <i>Full Moon</i>	23	24	25	26	27	
28	29 <i>Last Quarter</i>	30	31	MONEY TRANSFER SERVICES			
We use the Society for Worldwide Interbank Financial Telecommunication (SWIFT) to transfer money in and out of Montserrat. SWIFT transfers are:- (1)Fast 24 hour service to any part of the world (2) Considered the safest Bank to-Bank international payment method (3)Transmitted securely through encrypted communications methods (4) Cost effective							



Look Out Primary School



Bank of Montserrat Ltd.

August/Agosto 2013

Celebrating
25 Years
1988-2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
				1	2	3	
4	5 <i>August Monday</i>	6 <i>New Moon</i>	7	8	9	10	
11	12	13	14 <i>First Quarter</i>	15	16	17	
18	19	20 <i>Full Moon</i>	21	22	23	24	
25	26	27	28 <i>Last Quarter</i>	29	30	31	
MORTGAGE LOANS							
At Bank of Montserrat Ltd., we believe that home ownership is good for everyone – from the buyer to the community at large. That's why we're finding creative ways to help you own your home.							
							



Look Out Nursery School



Bank of Montserrat Ltd.

September/Septiembre 2013

Celebrating
25 Years
1988-2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
1	2	3	4	5 <i>New Moon</i>	6	7	
8	9	10	11	12 <i>First Quarter</i>	13	14	
15	16	17	18	19 <i>Full Moon</i>	20	21	
22	23	24	25	26 <i>Last Quarter</i>	27	28	
29	30			ONLINE BANKING 			
The Bank of Montserrat is reaching new heights in customer service and service delivery. Our new website will become the gateway for you to access our NETTELER service through which you can access your accounts anywhere in the world. Some of our internet banking service include:- Make account balance enquiries, Retrieve statements, current and past , view and sort transaction listing since last statement , make transfers between accounts, and more.							



Chase & Sydni



Bank of Montserrat Ltd.

October/Octubre 2013

Celebrating
25 Years
1988-2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
		1	2	3	4 <i>New Moon</i>	5	
6	7	8	9	10	11 <i>First Quarter</i>	12	
13	14	15	16	17	18 <i>Full Moon</i>	19	
20	21	22	23	24	25	26 <i>Last Quarter</i>	
27	28	29	30	31	LAND LOANS		

Bank of Montserrat Limited makes it possible to own your own piece of Montserrat by offering favorable rates on land loans and providing savings options to assist customers with deposits specifically geared at land and home ownership.





Montserrat National Museum



Bank of Montserrat Ltd.

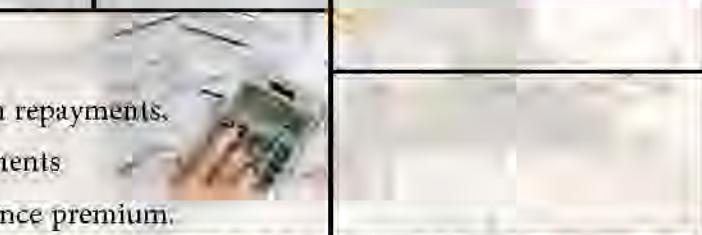
November/Noviembre 2013

Celebrate
25 Years
1988-2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
					1	2	
3 <i>New Moon</i>	4	5	6	7	8	9 <i>First Quarter</i>	
10	11	12	13	14	15	16	
17 <i>Full Moon</i>	18	19	20	21	22	23	
24 <i>Last Quarter</i>	25	26	27	28	29	30	

STANDING ORDERS

Let us handle your recurring monthly or quarterly or annual payments, such as insurance premiums, loan repayments, etc. Set up a Standing Order today. Bank of Montserrat Standing Orders offer:- (1) Reliable on-time payments (2) Cost effective service (3) Time saving, for example you don't have to stand in line to pay your insurance premium.





Montserrat Cultural Centre



Bank of Montserrat Ltd.

December/Diciembre 2013

Celebrate
25 Years
1988-2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
1	2 <i>New Moon</i>	3	4	5	6	7	
8	9 <i>First Quarter</i>	10	11	12	13	14	
15	16	17 <i>Full Moon</i>	18	19	20	21	
22	23	24	25 <i>Last Quarter Christmas Day</i>	26 <i>Boxing Day</i>	27	28	
29	30	31 <i>Festival Day</i>	DEVELOP A GOOD SAVINGS HABIT				
Developing a good savings habit while learning to manage your income is one's first step to financial security. A regular savings account from Bank of Montserrat Limited facilitates the payment of your salary, payment of your utility bills, processing of standing orders, while allowing you to save for future goals and emergencies.							

2014



January							February							March						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
			1	2	3	4			2	3	4	5	6	7	8		2	3	4	5
5	6	7	8	9	10	11	9	10	11	12	13	14	15	16	17	18	19	20	21	22
12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
19	20	21	22	23	24	25	26	27	28	29	30	31		23	24	25	26	27	28	29
26	27	28	29	30	31		23	24	25	26	27	28	29		30	31				
April							May							June						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
		1	2	3	4	5			1	2	3	4	5	6	7	8	9	10	11	12
6	7	8	9	10	11	12	4	5	6	7	8	9	10	11	12	13	14	15	16	17
13	14	15	16	17	18	19	11	12	13	14	15	16	17	18	19	20	21	22	23	24
20	21	22	23	24	25	26	18	19	20	21	22	23	24	25	26	27	28	29	30	
27	28	29	30				25	26	27	28	29	30	31		29	30				
July							August							September						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
		1	2	3	4	5			1	2	3	4	5	6	7	8	9	10	11	12
6	7	8	9	10	11	12	3	4	5	6	7	8	9	10	11	12	13	14	15	16
13	14	15	16	17	18	19	10	11	12	13	14	15	16	17	18	19	20	21	22	23
20	21	22	23	24	25	26	17	18	19	20	21	22	23	24	25	26	27	28	29	30
27	28	29	30	31			24	25	26	27	28	29	30		28	29	30			
							31													
October							November							December						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
		1	2	3	4	5			1	2	3	4	5	6	7	8	9	10	11	12
6	7	8	9	10	11	12	2	3	4	5	6	7	8	9	10	11	12	13	14	15
13	14	15	16	17	18	19	9	10	11	12	13	14	15	16	17	18	19	20	21	22
20	21	22	23	24	25	26	16	17	18	19	20	21	22	23	24	25	26	27	28	29
27	28	29	30	31			23	24	25	26	27	28	29	30		28	29	30	31	
							30													