

Bank of Montserrat Ltd. 2014 Calendar

(pressions of Montserrat"

Bush



Bank of Montserrat Limited

Dear Customers and Shareholders

For this year the theme for our calendar is "Tea Bush Expressions of Montserrat".

We have therefore selected twelve common plants that are known locally to be used as treatment for different ailments. The suggestions offered are general in nature and use.

Management and Staff sincerely thank you for allowing us to serve you and we look forward to your continued patronage.

YOUR BANK— YOUR FUTURE





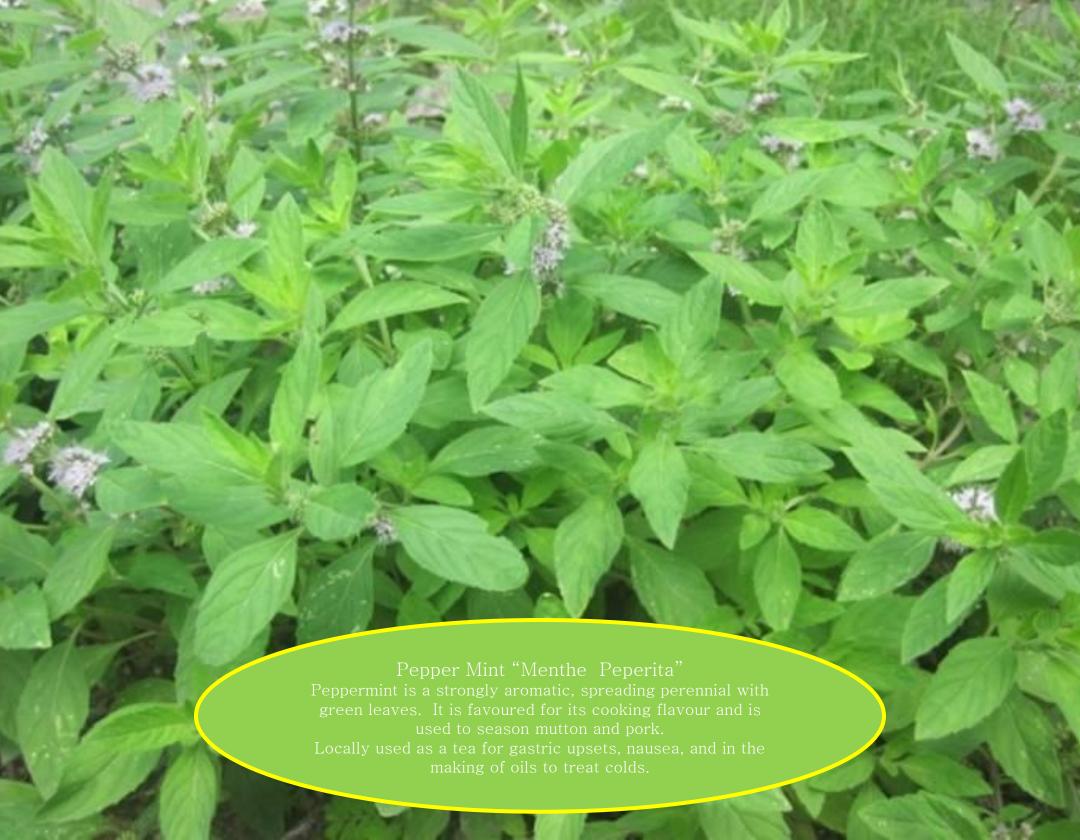


Bank of Montserrat Ltd. January/Enero 2014

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			New Year's Day New Moon	2	3	4
5	6	7	8 First Quarter	9	10	11
12	13	14	15	16 Full Moon	17	18
19	20	21	22	23	24 Last Quarter	25
26	27	28	29	30 New Moon	31	

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 months to one year. With a minimum balance of ECD\$10,000.00 you can invest in a Certificate of Deposit and watch your deposit grow!





Bank of Montserrat Ltd. February/Febrero 2014

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\				1
2	3	4	5	6 First Quarter	7	8
9	10	11	12	13	14 Valentine's Day Full Moon	15
16	17	18	19	20	21	22 Third Quarter
23	24	25	26	27	28	

CHEQUING ACCOUNTS

Using cheques is safer than carrying cash for payment of bills, purchase of goods and services, etc.





Bank of Montserrat Ltd. March/Marzo 2014

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
Www.		THE LAN-				New Moon
2	3	4	5	6	7	8
9	10	11	12	13	14	First Quarter 15
				94		
16	17	18	19	20	21	22
Full Moon	St. Patrick's Day					
23 Third Quarter	24	25	26	27	28	29
30 New Moon	31		100		300	1000

CREDIT CARDS

We offer Visa and Master Card credit cards in collaboration with the Caribbean Credit Card Company (4Cs).



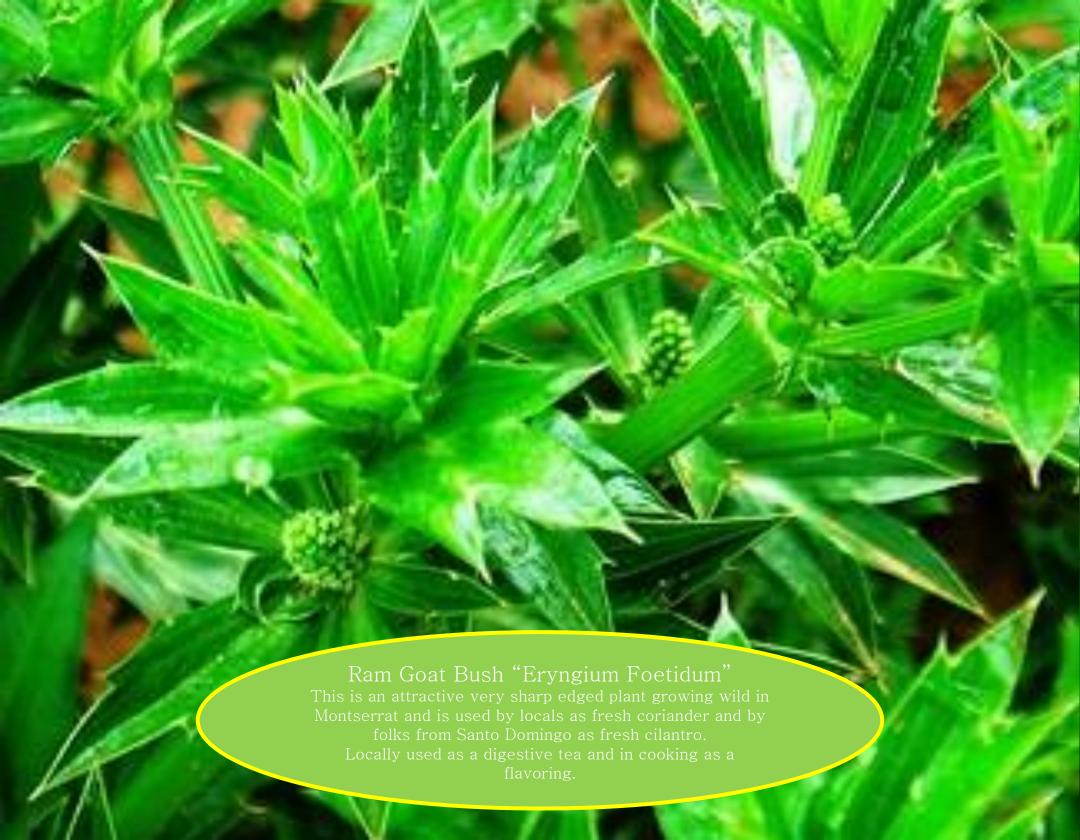


Bank of Montserrat Ltd. April/Abril 2014

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
6	7 First Quarter	8	9	10	11	12
13	14	15 Full Moon	16	17	18 Good Friday	19
20 Easter Sunday	21 Easter Monday	22 Third Quarter	23	24	25	26
27	28	29 New Moon	30			

FOREIGN EXCHANGE

We can take care of regional and international transactions for ECD, USD, GBP, CAD & BDD. Purchase and sale of foreign currency. Purchase of US dollar travelers cheque, telegraphic transfer (SWIFT) service, sale of drafts, cheque negotiation, bills for collections.





Bank of Montserrat Ltd. May/Mayo 2014

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5 Labour Day	6 First Quarter	7	8	9	10
11	12	13	14 Full Moon	15	16	17
18	19	20	21 Third Quarter	22	23	24
25	26	27	28 New Moon	29	30	31

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 accounts.

These customers are also offered a special teller line.





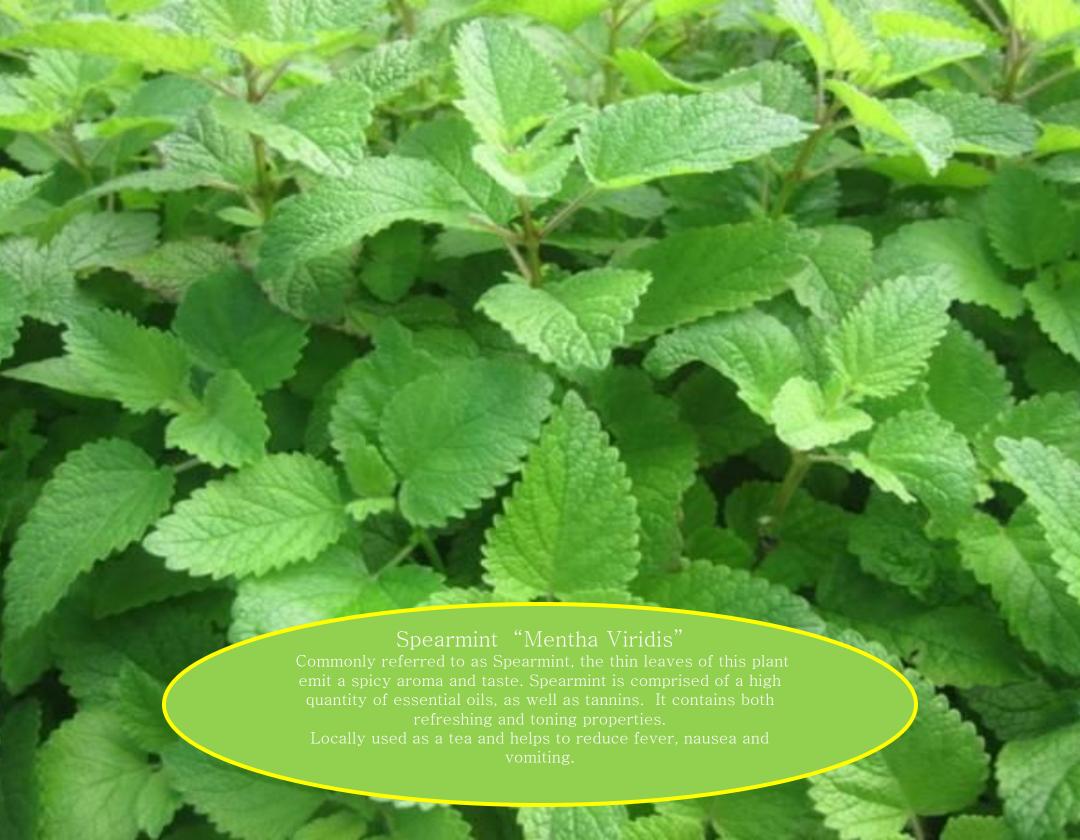
Bank of Montserrat Ltd. June/Junio 2014

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5 First Quarter	6	7
8	9 Whit Monday	10	11	12	13 Full Moon	14
15	16 Queen's Birthday	17	18	19 Third Quarter	20	21
22	23	24	25	26	27 New Moon	28
29	30					

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 method (4) Cost effective.





Bank of Montserrat Ltd. July/Julio 2014

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5 First Quarter
6	7	8	9	10	11	12 Full Moon
13	14	15	16	17	18 Third Quarter	19
20	21	22	23	24	25	26 New Moon
27	28	29	30	31		

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.





Bank of Montserrat Ltd. August/Agosto 2014

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1//					1	2
3 First Quarter	Emancipation Day (August Monday)	5	6	7	8	9
10 Full Moon	11	12	13	14	15	16
17 Third Quarter	18	19	20	21	22	23
24 31	25 New Moon	26	27	28	29	30

MORTGAGE LOANS

At Bank of Montserrat Limited, 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.

Bank of Montserrat Limited, P. O. Box 10, Brades, Montserrat * Tel # 1-664-491-3843 * Fax # 1-664-491-3163

Email: manager@bankofmontserrat.ms * Website: www.bankofmontserrat.ms





Bank of Montserrat Ltd. September/Septiembre 2014

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2 First Quarter	3	4	5	6
7	8 Full Moon	9	10	11	12	13
14	15 Third Quarter	16	17	18	19	20
21	22	23	24 New Moon	25	26	27
28	29	30				

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 saving options to assist customers with deposits specifically geared at land and home ownership.





Bank of Montserrat Ltd. October/Octubre 2014

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
		100	First Quarter		3 80	
5	6	7	8	9	10	11
100		N 19	Full Moon	1000		
12	13	14	15	16	17	18
- 19		100	Third Quarter	A Th		- William
19	20	21	22	23	24	25
				New Moon		
26	27	28	29	30	31	
	W			First Quarter		

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 NETTELLER service through which you can access your accounts anywhere in the world. Some of our internet banking services include: Make account balance enquires, retrieve statements, current and past, view and sort transaction listing since last statement, make transfers between accounts and more.





Bank of Montserrat Ltd. November/Noviembre 2014

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4	5	6 Full Moon	7	8
9	10	11	12	13	14 Third Quarter	15
16	17	18	19	20	21	22 New Moon
23 30	24	25	26	27	28	29 First Quarter

STANDING ORDERS

Let us handle your recurring monthly or quarterly or annual payments, such as insurance premiums, loan payments, 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.





Bank of Montserrat Ltd. December/Diciembre 2014

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6 Full Moon
7	8	9	10	11	12	13
14 Third Quarter	15	16	17	18	19	20
21 New Moon	22	23	24	25 Christmas Day	26 Boxing Day	27
28 First Quarter	29	30	31 Festival Day			

DEVELOP A GOOD SAVINGS HABIT

Develop 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.



	January										
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June									
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I	6	10	11	12	13	14	15		
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	30	31							

	September										
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	October									
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Ī	18	19	20	21	22	23	24			
	25	26	27	28	29	30	31			

November								
	Su	Мо	Tu	We	Th	Fr	Sa	
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	8	9	10	11	12	13	14	
	15	16	17	18	19	20	21	
	22	23	24	25	26	27	28	
	29	30						

	December										
Su	Мо	Tu	We	Th	Fr	Sa					
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13	14	15	16	17	18	19					
20	21	22	23	24	25	26					
27	28	29	30	31							