

WE CAN HELP



We offer a number of complementary products and services in addition to those described in this document. For more information about our complete range of services for the public sector, do not hesitate to contact us.

514-394-8962 or
1-800-361-8688 ext. 8962 (toll free)

www.nbc.ca



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Working on behalf of our community ... today and tomorrow





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By bringing together a team of specialists who are knowledgeable about the issues facing the public sector, National Bank has clearly demonstrated its commitment to providing you with outstanding service. On an ongoing basis, our professionals apply an open, original approach as they seek out solutions that are well suited to your reality. We have what it takes to be your partner of choice.

Whether you are in health and social services, education or the municipal sector, you can count on customized advice from our experts. To ensure that all your banking operations are handled efficiently, you will be assigned a dedicated specialist who will give your organization the support it needs throughout every stage of its development.

We're present in your community

With nearly 17,000 employees, National Bank is solidly anchored in the communities it serves. By providing services to a wide variety of organizations, we help foster our society's economic development and contribute to its success. In addition, through donations, charitable activities and sponsorships as well as the volunteer work and dedication of the Bank's employees and senior management, we also play a role in the social development of our communities.

A partner who understands your challenges

Since National Bank is involved in many of your conventions, seminars and events, we have a good understanding of the challenges you are facing. As your partner, we can offer you a diverse range of banking products and services, together with all the services of an investment bank. You also have access to our subsidiaries and units specializing in wealth management, securities brokerage, insurance, mutual funds and pension fund management.

An ongoing commitment

At National Bank, our actions and our approach are oriented towards your satisfaction. To achieve that goal, we are committed to offering you innovative, high quality products and services adapted to your reality.

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Integrated, diversified, innovative solutions

Operational efficiency

If you're interested in maximizing your operational efficiency, we can help you manage your resources effectively by making it easier for you to process your cash inflows and outflows, speed up your receivables collection, simplify the management of your expenses and optimize your administrative efficiency. We can help you generate substantial savings!

- Preauthorized debit
- Bill payment (e.g. tuition, child care, traffic tickets, property taxes)
- Around-the-Clock depository
- Point-of-sale terminals
- Accelerated transfers
- Automated lock box
- Internet Banking Solutions Inc.*
- Account consolidation

Financing

Our team of specialists focuses exclusively on analyzing and financing projects in the municipal, education, health and social services sectors. They can provide you with financing solutions that meet your needs. Benefit from professional advice!

- Operating loans
- Term loans
- Bankers' acceptances
- Letters of guarantee
- Letters of credit
- Commercial paper
- Demand loans
- Grid notes

Risk management

With specialized products from National Bank, you will be able to more efficiently manage risks such as currency and interest rate fluctuations that can have a major impact on your budget planning. Our experts have the necessary know-how to advise you on the best strategy to adopt in order to minimize your organization's risks.

- Foreign exchange spot contracts
- Foreign exchange forward contracts
- Currency options
- Other foreign exchange derivatives
- Forward rate agreements
- Interest rate swaps
- Interest rate options
- Letters of guarantee

Investment

When it comes to investments, National Bank distinguishes itself by its unique, comprehensive approach. If you're looking to invest, you can benefit from the services of a specialized manager who will be able to offer you short and long-term investment tools designed to match your level of risk tolerance, your liquidity requirements and the return you are seeking.

- Bankers' acceptances
- Bearer term notes
- Canada Treasury bills
- Provincial Treasury bills
- Bond coupons and zero-coupon bonds
- US\$ term deposits
- Money market funds
- Bonds
- Commercial paper
- CDN\$ non-redeemable term investments
- CDN\$ redeemable term investments

* Specific browser versions are required to access National Bank's Internet Banking Solutions Inc. Before using our service, we recommend you visit our *Security* section at www.nbc.ca/be-inc.