

MY
MONEY

PERSONAL
BANKING



**LAURENTIAN
BANK**

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MY MANAGEMENT, MY SOLUTIONS

Reduce your banking fees and make your life easier by choosing from among a range of accounts, plans and banking programs, based on the number of transactions you make each month, your minimum account balance, whether or not you use US funds, your age and your savings capacity.

Let us help you see things more clearly.

1.1 MY BANK ACCOUNT

Whether you are looking to manage your day-to-day transactions, save for something specific, make periodic payments, invest in your future or start doing business in the US or elsewhere, we have the right account for you!



Compare available options.

Find the chequing account that best suits your needs with the Financial Consumer Agency of Canada (FCAC)'s account selector tool: fcac-acfc.gc.ca.

CHOOSE THE BEST SOLUTION BASED
ON YOUR BANKING HABITS

THE CHEQUING ACCOUNT

Type of account
Chequing account
Use
> Ideal for everyday banking transactions.
> Can be linked to a banking plan to reduce transaction fees.
> Choose between a paper ¹ or an electronic bank statement. ^{1,2}
Account maintenance fees
> Paper bank statement: \$3.00 per month ¹
> Electronic bank statement ^{1,2} : no charge
Transaction fees
Minimum monthly balance of \$3,000 [†] or more
> No fees for withdrawals or transfers at cheques or pre-authorized payments
> No fees for bill payments
Minimum monthly balance of less than \$3,000 [†]
> Some fees apply.
> Get a banking plan to cover your transaction fees or refer to section 5.3 for details on pay-per-use fees.

[†] If you maintain the minimum balance at any time of the month.

THE HIGH INTEREST SAVINGS ACCOUNT (HISA)

Type of account
Savings account
Use
> Ideal for saving from the first dollar.
> A wise choice to grow your money in the short-term while enjoying access to your funds at all times.
> Cannot be tied to a banking plan.
Account maintenance fees
> Paper bank statement: \$3.00 per month ¹
> Electronic bank statement ^{1,2} : no charge
Available transactions
> Fees may apply (refer to section 5.3)
> Sending of an <i>Interac</i> ® Transfer
> Pre-authorized payment
> Transfer: no fee [‡]
Interest rate ³
Simple interest is calculated on the minimum daily balance and paid monthly based on the following tiers.
Rates in effect as at:
> Balance under \$100,000:
> Balance between \$100,000 and \$5,000,000:
> Balance over \$5,000,000:

%
%
%

[‡] The client's HISA account and chequing account must be linked to the same account number in order to benefit from a fee-free transfer.

THE DAY BY DAY INTEREST PLUS US ACCOUNT

Type of account

Chequing account in US funds

Use

› Ideal for everyday banking transactions in US funds.

- › The features and charges are also in US funds.
- › Deposit a cheque through the Canadian account via the automated banking machine.
- › Contact us for more details about withdrawals, transfers or payment items.
- › Cannot be linked to a banking plan.
- › Choose between a paper¹ or an electronic bank statement.^{1,2}

Account maintenance fees

Minimum monthly balance of US \$3,000[†] or more

- › No monthly fee[†]

Minimum monthly balance of less than US\$3,000

- › No monthly fee for an electronic bank statement^{1,2}
- › US\$2.00 per month for an account with a paper bank statement¹

Transaction fees

Minimum monthly balance of US \$3,000[†] or more

- › No fees for cheques, pre-authorized payments or other banking transactions through the account.

Minimum monthly balance of less than US\$3,000

- › \$0.60 USD per transfer
- › \$0.65 USD per loan payment
- › US\$0.85 per cheque
- › US\$0.60 per pre-authorized payment

Interest rate³

(Simple interest is calculated on the minimum daily balance and paid monthly.)

Tiered progressive annual rate

Rates in effect as at:

› Balance of less than US \$1,000:	
› Balance of US \$1,000 to US \$4,999.99 ³ :	%
› Balance of US \$5,000 to US \$9,999.99 ³ :	%
› Balance of US \$10,000 or more ³ :	%

[†] If you maintain the minimum balance at any time of the month.

1.2 MY TIPS FOR REDUCING SERVICE CHARGES

- › Choose the package that best suits your current needs.
- › Regularly reassess your transaction needs and make any necessary changes.
- › Switch to eStatements.
- › Use LBCDirect electronic services and the Laurentian Bank mobile application to your advantage.
- › Maintain the required minimum monthly balance to avoid paying transaction fees if you do not have a banking package.
- › Use our automated banking machines and those of THE EXCHANGE® Network, rather than those of other institutions, which cost money to use.
- › Ask for overdraft protection.



Our day starts at 8:46 p.m.

At Laurentian Bank, our day ends at 8:45 p.m. (Eastern time). From 8:46 p.m. onward, any transaction made at one of our ABMs, through LBCDirect or the Laurentian Bank mobile app is dated the next day.

1.3 MY FIXED-MONTHLY-FEE PLAN

A banking plan can help you reduce your monthly fees. To give you an idea of how much you could save, we have compared the *Transact without limit* plan, which lets you make an unlimited number of transactions per month, with the cost of making 41 transactions a month without a plan. The outcome speaks for itself: \$39.50 in savings per month, for a total of \$474 over one year. Obviously, your savings depend on the services you use, and our example doesn't cover them all.

TRANSACTIONS MADE	COST (without a plan)	COST WITH THE UNLIMITED ACCOUNT
5 withdrawals at a Laurentian Bank ABM (\$1.00 each)	\$5.00	Included in the plan
4 transfers at a Laurentian Bank ABM, through LBCDirect, or the Laurentian Bank mobile app (\$1.00 each)	\$4.00	
20 transactions paid by Interac® Direct Payment ⁴ (\$1.25 each)	\$25.00	
5 bill payments (\$2.00 each: \$1.00 transaction fee on bill payments + \$1.00 collection fee on bill payments)	\$10.00	
4 pre-authorized payments (\$1.00 each)	\$4.00	
3 cheques (\$1.25 each)	\$3.75	
Monthly "Super Statement" bank statement	\$2.50	
Total	\$54.25	\$14.75 (the plan's fixed fee)
Monthly savings with the Transact without limit banking plan		\$39.50
Annual savings		\$474

UPGRADE YOUR CHEQUING ACCOUNT

	BASIC ACCOUNT ^{5†}	PREFERRED ACCOUNT ⁵	UNLIMITED ACCOUNT ⁵
Typical client	› Makes very few transactions per month. › Uses automated banking services.	› Makes many transactions per month. › Uses both automated banking services.	› Wants to make unlimited transactions of all kinds (automated services).
Maximum number of free transactions per month ⁶ › Withdrawals › Transfers › Bill payments › <i>Interac</i>[®] Direct Payment⁴ › Laurentian Bank mobile app › Cheques › Pre-authorized payments	18	20	Unlimited
Account maintenance fees Electronic bank statement ^{1,2}	✓	✓	✓
Account maintenance fees Paper bank statement ¹	\$3.00 per month	\$3.00 per month	\$3.00 per month
Other privileges available upon request ⁴	› “Cheques to send monthly” option available upon request at no charge › This plan is available free of charge upon request to: › seniors who receive the Guaranteed Income Supplement (GIS). › beneficiaries of a Registered Disability Savings Plan (RDSP). › newcomers during their first year in Canada. › Canadians receiving social assistance under certain provincial and territorial programs.³³ The free plan will be applicable for a period of one year upon presentation of proof at the branch. The offer of a free account will not be renewed automatically each year; it is the customer’s responsibility to come into the branch to renew.	–	› Monthly “Super Statement” bank statement: no charge View the details of the statement on page 23 <i>Interac</i>^{®B} e-Transfer free of charge › Accepted <i>Interac</i>[®] e-TransferTM money request⁸ › <i>Interac</i>[®] e-TransferTM autodeposit › Sending of an <i>Interac</i>[®] TransferTM
Monthly fee	\$4.00 or \$0	\$7.50	\$14.75

† This plan is linked to the Commitment on Low-Cost and No-Cost Accounts.

DISCOVER THE AVAILABLE PLANS.

Choose the one that best suits
your needs.

1.4 MY SPECIAL ADVANTAGES

YOUTH PLAN⁵

To be eligible

- › Be under the age of 18.

Specifics

- › Special plan for youth.

Reduced monthly fee

Free

Maximum number of free transactions per month⁶

Unlimited transactions

Allowable transactions and other privileges⁷

- › Withdrawals
- › Transfers
- › Bill payments
- › Interac® Direct Payment^{MD4}
- › Cheques
- › Pre-authorized payments

Other privileges:

- › “Cheques to send monthly” option available upon request at no charge

Account maintenance fees

- › Electronic bank statement^{1,2}: no charge
- › Paper bank statement¹: \$3.00 per month

BANKING PROGRAM: STUDENT ADVANTAGE⁵

To be eligible

- › Be between the ages of 16 and 25.
- › Be enrolled full-time in a recognized educational institution (proof required).

Specifics

- › Gives students exclusive access to financial privileges.
- › Offers up to an \$9 monthly rebate on the regular monthly fee of one of the following plans:

Preferred account	Unlimited account
Reduced monthly fee	
Free	\$5.75
Maximum number of free transactions per month ⁶	
20	Unlimited
Allowable transactions and other privileges ⁷	
View the details of the banking plan on page 10.	View the details of the banking plan on page 11.

Financial privileges⁷

- › Student line of credit¹⁵ (financing starting at \$1,500, and only the interest must be paid while studying).
- › Visa*¹³ Reward Me credit card for students (more flexible eligibility criteria; ideal to build credit history; practical for online purchases; cash advances available). The Visa Reward Me card is offered at no fees - perfect for earning points with flexible redemption options¹⁶, allowing you to convert them into discounts and apply them either to your account balance or a specific purchase.
- › The student line of credit¹⁵ and credit card cannot be offered to students under the age of 18.



65+ PLAN

To be eligible

- > Be aged 65 or older.

Reduced monthly fee

- > Free

Maximum number of free transactions per month⁶

- > 4

Allowable transactions and other privileges⁷

- > Withdrawals
- > Transfers
- > Bill payments
- > Interac[®] Direct Payment^{MD4}
- > Cheques
- > Pre-authorized payments

Account maintenance:

- > Electronic bank statement^{1,2}: no charge
- > Paper bank statement¹: \$3.00 per month

BANKING PROGRAM: 60+ ADVANTAGE⁵

To be eligible

- > Be aged 60 or older.

Specifics

- > All the advantages of the program extend to your spouse, regardless of their age, provided you have a joint account.
- > Offers up to a \$5 monthly rebate on the regular monthly fee of one of the following plans:

Preferred account	Unlimited account
Reduced monthly fee	
\$2.50	\$9.75
Maximum number of free transactions per month ⁶	
20	Unlimited
Allowable transactions and other privileges ⁷	
View the details of the banking plan on page 10	View the details of the banking plan on page 11

2.1 MY LBCDIRECT ELECTRONIC SERVICES

Whether accessed online or by phone, our LBCDirect services enable you to manage your accounts and complete transactions anytime and anywhere. Consult the LBCDirect brochure for full details.

To take advantage of this service, simply register by calling 1-800-522-1846 (toll-free).

2.2 LAURENTIAN BANK MOBILE APP

Do your regular banking whenever you want with the mobile app Laurentian Bank.

Why download the app?

Access your accounts, investments and savings at any time. Pay your bills, send or receive transfers, and do your banking easily, wherever you are. Do your banking easily and securely.

Good to know

No need to create an account. Log in using your access code and password your LBCDirect password.

Available in the App Store and on Google Play.



2.3 MY DEBIT CARD AND AUTOMATED BANKING MACHINES

Your debit card allows you to access your money at any time through our network of Laurentian Bank automated banking machines and THE EXCHANGE® Network. Your card enables you to easily complete most routine banking transactions (withdrawals, deposits, transfers between your Laurentian Bank accounts, etc.). Access over 3,000 automated banking machines located all across Canada, including 500 in Quebec and 500,000 in the United States.

Furthermore, take advantage of our *Interac*®⁴ and PLUS* network-affiliated services that give you access to more than 1,000,000 automated banking machines elsewhere in Canada and around the world.

2.4 MY DIRECT PAYMENT SERVICE

The *Interac*®⁴ Direct Payment service lets you use your debit card to pay for your purchases at merchants in Canada that have an *Interac*®⁴ terminal on-site. When you pay, the money is debited directly from your bank account, exactly as if you were paying cash.

The *Interac* Direct Payment®⁴ service also includes, where available and in use, *Interac* Flash®, a contactless feature added to your debit card. It allows you to pay for your purchases or make transactions at merchants in Canada that have an *Interac* Flash® terminal capable of reading your card without having to enter your PIN.

LBCDirect electronic services

- > Convenient
- > Economical
- > Secure
- > Easy to use
- > Available at any time from anywhere



ALL YOUR DAY-TO-DAY BANKING
TRANSACTIONS¹⁷ AT YOUR FINGER TIPS!

BANKING TRANSACTIONS
Account balance verification
Verification of your mortgage loan, personal loan and other investment product balances
Inter-account transfers
Transfer from another financial institution ^{18,19}
Sending of an <i>Interac</i> ® ⁸ Transfer
Fund deposits and withdrawals
Foreign currency deposits (US\$) [†]
Invoice consultation
Bill payment ^{21,22}
Credit card cash advance
Account transaction history
Transaction history download to your financial management software application (<i>Quicken, Money</i>)
Change your PIN
Order cheques
Void cheques
Direct deposit with Canadian Revenue Agency (CRA)

[†] Processing time: up to three (3) business days for deposits in US dollars.
If the deposit is made by cheque, the cheque must be encoded in the name of the sender. Otherwise, the cheque will be sent for collection, and this may cause costs and delays.

LBCCIRECT		MOBILE APP	ABM	
ONLINE	BY PHONE OR MOBILE	APP STORE & GOOGLE PLAY	LAURENTIAN BANK	THE EXCHANGE® NETWORK
✓	✓	✓	✓	✓
✓		✓		
✓	✓	✓	✓	✓ ²⁰
✓		✓		
✓		✓		
			✓ ²⁰	✓ ²⁰
			✓	
✓		✓		
✓	✓	✓	✓	
✓		✓	✓	
✓	✓	✓	✓	
✓		✓		
			✓	✓
✓		✓		
✓		✓		
✓				



Practical and eco-friendly

Don't let your bills continue piling up. Pay them online. Thanks to our electronic billing service, you can receive and pay your bills online or through LBCCirect. You can even archive them for a period of seven years. Less paper and more simplicity. Now that's efficiency.

3.1 MY ADDITIONAL SERVICES

MY OVERDRAFT PROTECTION

To cover your upcoming payments (bills, *Interac*®, etc.), cheques and pre-authorized payments without running short of funds, or for short-term access to cash, get overdraft protection⁹.

MAIN FEATURES OF OVERDRAFT PROTECTION

Protection offered	\$250 to \$1,500
Fees	> \$5.00 per month of usage (plus the applicable interest charge on the overdraft) > No fees if not used²³

MY PERSONAL AND HOME EQUITY LINE OF CREDIT

Need a little more latitude to manage your expenses? Give yourself credit... by getting a line of credit!¹¹ As soon as your application is accepted, you can take advantage of flexible, reliable, ongoing borrowing power that will make it possible for you to finance your various projects or needs as you see fit, up to your limit.

MAIN FEATURES OF THE LINE OF CREDIT

Amount available	Personal	Home equity
	\$1,500 or more	\$10,000 or more
Monthly repayment provisions	Your choice – interest only, a percentage of the balance or a fixed amount	
Transaction fees	> \$1.00 per withdrawal, transfer, bill payment³ or by pre-authorized payment > \$1.25 per cheque	

THE GOAL GETTER

The Periodic Savings and Investment Plan (PSIP) is a tool that helps you put money aside on a regular basis. For your short- and medium-term projects, The Goal Getter plans can make a difference in achieving your savings objectives by putting aside a predetermined amount of money on a weekly or monthly basis and over a predetermined period of time.

SOLUTIONS	BUDGET PLAN	SECURITY PLAN
Uses	> To achieve a short-term project > To cope with unexpected expenses	> To achieve a medium-term project > To build an emergency fund
Annual interest rate In effect as at: 	%	Base rate % Plus incentive bonus %
Interest payments	Every six months; interest is calculated on the minimum monthly balance. (simple interest is calculated on the minimum monthly balance)	Every six months; the interest rate (simple interest) increases according to predetermined tiers and is calculated on the minimum monthly balance.

Special rates for The Goal Getter:

- > \$10.00 for terminating a plan before maturity
- > \$2.00 for withdrawal, transfer or suspension of monthly payments

THE “SUPER STATEMENT”

This statement provides you with an overall view of most of the products you hold with us: account, loan, mortgage, line of credit, etc. In short, it's your whole financial situation at the Bank in a single document. We send it to you free of charge every month or every three months if you have one of our banking plans²⁴ such as *Transact without limit* or *The Gold Service*. Don't have a banking plan? You can still receive the “Super Statement” every month, every three months, every six months or once a year for \$2.50 per statement.

**4.1 HOW MY BANKING TRANSACTIONS
ARE PROTECTED****RECOMMENDATIONS TO PROTECT YOUR BANK CARDS**

Choose a different PIN or password for each of your cards.

Choose a PIN or a code that is easy for you to remember, but difficult to guess. Never choose your date of birth, your phone number or any other code of this type.

Memorize your PINs and passwords. Don't write them down anywhere and never give them to anyone.

Always keep an eye on your card during a transaction and never lend it to anyone.

Shield the keypad when you enter your PIN at a banking machine or on an *Interac*® point-of-sale terminal.

Check your account and credit card statements regularly. If there are any anomalies, contact right away the Telebanking Center by calling 1-800-522-1846 (toll-free).

Immediately notify us if one of your cards is lost or stolen.

Contact us as soon as possible if you have any reason to believe the security of your cards or PIN has been compromised.

It's best to have a four-digit PIN when travelling, since they are more commonly used abroad.²⁵

MEASURES TO KEEP YOUR ONLINE TRANSACTIONS SECURE

Never send confidential information (account numbers, card numbers, passwords, etc.) by email. The Bank does not and will not ever email its clients to ask them for personal or confidential information.

To connect to *LBCDirect*, you must always use Laurentian Bank's official web address: laurentianbank.ca.

Avoid using software that saves passwords.

Never leave your computer unattended during an *LBCDirect* session.

Always close an *LBCDirect* session by clicking on the closing box in the upper right-hand corner of the screen.

Always empty your browser cache after each *LBCDirect* session.

Use a recommended browser with 128-bit encryption.

Install effective antivirus software and a firewall, and update them regularly.

Never download software or accept a file or attachment from websites, chat rooms or news groups unless you are absolutely sure of their authenticity.

Disable the computer's file sharing function.

Before conducting an online financial transaction with your credit card, ALWAYS make sure that you are on a secure site—there should be an icon of a locked padlock in the lower right-hand corner of the browser window, and the address of the website should start with the letters "https" (which confirm that the site is secure). You should be able to ascertain the legitimacy of the security certificate issued for it by double clicking on the padlock.

5.1 MY ACCOUNT APPLICATION FORM

The first thing to do when you want to manage your money is obviously to open an account at a financial institution. Would you like to open an account? Come see us, and be sure to bring the following information to complete your application: ²⁶

- › Your contact information
- › Your date of birth
- › Your occupation
- › An original, valid, and current piece of identification from Group A
- › Another original, valid and current piece of identification from Group A or B, a valid and current identification document from Group B, or a reference from a client in good standing with us, or a reference from a person with a good reputation in the community where the branch you deal with is located.

ACCEPTED PIECES OF IDENTIFICATION**Group A**

- › Your driver's license (Canadian or foreign)
- › Your passport (Canadian or foreign)
- › Your Canadian citizenship card (issued before 2012)
- › Your permanent resident card
- › Your Secure Certificate of Indian Status issued by the Canadian government
- › Your provincial or territorial health insurance card, as permitted to be used for identification purposes under provincial or territorial law
- › Your identification card issued by a provincial or territorial government authority, or one of its agents that can serve as your identification - the card must bear your photograph and signature.

Group B

- › A recent notice of tax assessment issued by the federal, provincial government or the municipality (for example, property tax assessment issued by a municipality)
- › A recent statement of benefits from the federal or provincial governments, for example:
 - Canada Pension Plan (CPP) statement
 - Provincially-issued vehicle registration
- › A recent Canadian public utility bill (for example, electricity, water, telecommunications)
- › A recent bank account or credit card statement
- › An employee identification card issued by a well-known employer and bearing your photograph
- › A bank, client or automated banking machine card issued by a member of Payments Canada and bearing your name and signature
- › A credit card issued by a member of Payments Canada and bearing your name and signature
- › A Canadian National Institute for the Blind (CNIB) client card bearing your photograph and signature
- › Any document from a reliable source that indicates the person's name and date of birth, if the person's identity is also confirmed by a customer in good standing with the member bank or by a natural person of good standing in the community where the point of service or branch is located.

5.2 THE HOLDING PERIODS ON MY FUNDS

The Bank puts a hold on all cheques and instruments (“Instrument”) deposited to your account. However, our release of funds to you does not mean that the cheque or other Instrument cannot be returned for another reason. If the cheque is refused on any other grounds once the hold period is expired, the cheque amount could be charged to your account.

Instrument drawn on a financial institution located in Canada

- › The maximum hold period on a deposited cheque is five business days, regardless of the amount deposited.

Instrument drawn on a financial institution outside Canada and Instrument in foreign currency

- › Instrument drawn on a financial institution located in the United States and Instrument in US currency: maximum hold period of 20 business days
- › Instrument drawn on a financial institution located outside Canada and the United States and Instrument in foreign currency: maximum hold period of 30 business days

EXTENDED HOLD

In certain circumstances, the hold period may be extended, regardless of the financial institution on which an Instrument is drawn. The following are circumstances under which the Bank may hold funds for longer periods than those stated above:

- › Your account has been open for less than 90 days.
- › Anomalies with the Instrument require further investigation.
- › The Instrument has been endorsed more than once.
- › The Instrument is stale-dated.

HOLDS FOR CERTAIN POINT-OF-SALE PURCHASE TRANSACTIONS

When you make certain point-of-sale purchase transactions (for example transit fare purchases), the Bank may place a hold on the proceeds of your account for an amount pre-determined by the merchant, for up to 4 business days. It may take up to 8 calendar days for the purchase amount to be adjusted and for the actual transaction amount related to that purchase to be posted to your account.

5.3 PAY-PER-USE FEES FOR MY BANKING SERVICES²⁷

The Bank offers you a host of services for your banking affairs, for different fees. If you have one of our banking plans, some of these fees may be included in your plan’s fixed monthly fee. Where applicable, the term “account” used in this section refers to both personal bank accounts and the personal line of credit described in section 3.1.

Please note that charges may apply based on your account or bank plan if your monthly balance is less than \$3,000.

INFORMATION	
Administration fee applicable to each payment and each information request and disclosure made by a third party in relation to administrative or legal proceedings, as per applicable laws (e.g., seizure, bankruptcy, alimony)	\$10.00
Printing or reprinting of an account statement	\$3.25 per statement
Research related to an account › Within 90 days of the transaction date › 90 days or more after the transaction	\$5.00 per item \$40.00 per hour (min. \$20.00, taxes not included)
Information on your account balance › At a Laurentian Bank or THE EXCHANGE® ABM, through LBC<i>Direct</i>, using the Laurentian Bank mobile app › By calling at the branch	No charge \$5.00
Estate › Administration fees to analyze and process the banking file (Fees specifically related to products and services held by the deceased apply.)	Up to \$350.00

INTERNATIONAL SERVICES	
Deposit of US dollar chequing into a Canadian account	No charge
Foreign currency cheque drawn on a Canadian dollar account ²⁸	\$15.00
Deposit of a foreign currency cheque into a Canadian dollar account²⁸ If a foreign currency cheque (deposited into a CA\$ account) is returned due to non-sufficient funds or for any other reason, the client assumes any loss resulting from fluctuations in the exchange rate that applies to the currency from the date the cheque was deposited to the date it was returned.	
Foreign currency instrument > Sent for collection > Sent for collection and returned unpaid > Received for collection (The issuing bank's fee—if applicable—and correspondence charges are not included.)	\$40 per item in the corresponding currency (CAD or US)
Foreign currency instrument deposited into a Canadian dollar account and returned unpaid	\$20.00
Cashing or deposit of a foreign currency instrument into a Canadian dollar account > CA \$50 or less > CA \$50.01 to CA \$1,000 > More than CA \$1,000	No charge \$6.00 \$9.00
Stop payment on a payment item in Canadian dollars, US dollars or Euros. (The issuing bank's fee—if applicable—and correspondence charges are not included.)	\$20.00
Electronic fund transfer > Sent in Canada > Sent abroad > Received	Min. \$20.00 Min. \$30.00 Min. \$15.00
Bank draft in foreign currency > Reimbursement of lost or stolen draft > Photocopy	\$8.50 \$20 charged in the currency of the account + correspondent's fee \$10 in account currency

† Maximum processing time of three (3) business days for the deposit in US dollars and six (6) business days for other currencies.

If the deposit is made by cheque, the cheque must be encoded in the sender's name. If not, the cheque will be sent for collection, and this may result in fees and delays.

CHEQUES	
Cheques to send monthly > Account with statement only	\$0.35 per cheque (min. \$3.25)
Official cheque	\$10.00
Unencoded or cancelled cheque or cheque that does not comply with magnetic encoding standards	\$5.00
Cheque from issuer or pre-authorized payment without sufficient funds (NSF). These fees do not apply: (a) More than once within a two-business-day period for the same account; (b) If the unauthorized overdraft is less than \$10.	\$10.00
Postdated cheque	\$5.00
Returned cheque > Cheque deposited or cashed and returned unpaid to beneficiary	No charge to the beneficiary
Cheque drawn on a non-chequing account	\$6.50
Stop payment on a cheque or pre-authorized payment > Complete information provided by the client > Incomplete information provided by the client	\$13.00 \$20.00
Payment by cheque	\$1.25

MISCELLANEOUS

Client card replacement As of the 2nd replacement during the same year	\$5.00 per additional card
Bill payment fees (When paying a bill, withdrawal fees related to the account apply in addition to any bill payment fees, if applicable.)	\$1.00
Pre-authorized payment	\$1.00
ABM network access fees › THE EXCHANGE® Network ABM › Laurentian Bank ABM › <i>Interac</i>® Network ABM › PLUS* Network ABM › Accel® Network ABM	No charge No charge \$2.00 \$4.00 Fees may apply.
ABM transaction fees › Withdrawal › Transfer › Foreign currency conversions on any transaction at a PLUS* Network ABM (abroad) (Transactions done at an ABM carry fees applicable to the Business account.)	\$1.00 \$1.00 Exchange rate in effect at the time of conversion, plus 2.5% of the converted amount \$0.75
Printing of a partial statement at an ABM (history of the last ten transactions of the last quarter)	
Sending of an <i>Interac</i>® Transfer › Accepted <i>Interac</i>® e-Transfer® money request › <i>Interac</i>® e-Transfer autodeposit	\$1.00 ⁸ \$1.00 ⁸ No charge
<i>Interac</i>® Direct Payment	\$1.25 per transaction
Annual interest on authorized or unauthorized overdraft	22%
Closing an account › Open 0 to 14 business days²⁹ › Open 15 business days to 90 business days › Open for more than 90 business days	No charge \$20.00 No charge

MISCELLANEOUS

Transfers between Laurentian Bank accounts › At a Laurentian Bank ABM › Through LBC<i>Direct</i> › Using the Laurentian Bank mobile app › To cover non-sufficient funds (NSF): – with prior authorization – without prior authorization – Pre-authorized payments (upon opening, fixed frequency and amount) › Telebanking Center telephone support when requesting a fund transfer (per transfer request)	Depends on account features \$1.00 \$5.00 \$5.50 \$6.00 \$5.00 per transfer request
Dormant account No transactions carried out for at least one year. › If the client responds to the inactive account notice within the 90-day limit › If the client doesn't take action on the inactive account notice within the 90-day limit - for the 1st dormant year - from the 2nd to 4th dormant year - from the 5th to 8th dormant year - for the 9th dormant year If the balance is less than the amount to be collected, the charges will correspond to the outstanding balance and the account will be closed without further notice.	No charge \$15.00 \$30.00 per year \$40.00 per year \$45.00 per year
Request to transfer an account to another financial institution	\$20.00
Special request related to the account	\$40.00 per hour (min. \$20, taxes not included)
The “Super Statement”	\$2.50 per statement

Notice of fee changes:

Laurentian Bank reserves the right to modify fees or introduce new charges by sending written notice to all clients who receive a statement or, in all other cases, by posting a notice at its branches and/or at its automated banking machines.

5.4 MY ACTIVE PRODUCTS THAT ARE NO LONGER OFFERED BY THE BANK

DAY BY DAY INTEREST, CHEQUING SAVINGS ACCOUNTS

Account maintenance fees

- › Paper bank statement: \$3.00 per month¹
- › Electronic bank statement^{1,2}: no charge

Transaction fees

Minimum monthly balance of \$3,000[†] or more

- › No fees for the following transactions: withdrawals, transfers, cheques and pre-authorized payment (section 5.3)

Minimum monthly balance of less than \$3,000

- › \$1.00 per withdrawal or transfer made at a Laurentian Bank ABM, through LBC*Direct* or using the Laurentian Bank mobile app
- › \$1.00 per pre-authorized payment
- › \$1.25 per cheque (The Day By Day Interest and Account maintenance fees. Savings accounts are non-chequing accounts. As a result, additional fees of \$6.50 are charged for any cheque drawn on these accounts.)

À LA CARTE ACCOUNT

Calculation and payment of interest

Calculated on the daily closing balance and paid twice yearly, on April 30 and October 31

Monthly fee

\$15.00 plus interest on any advance, if applicable

Includes the following transactions:

- › Transfers
- › Bill payments
- › Withdrawals

Account maintenance fees

- › Paper bank statement: \$3.00 per month¹
- › Electronic bank statement^{1,2}: no charge

CHEQUING ACCOUNT (2015)

Account maintenance fees

- › Paper bank statement: \$3.00 per month¹
- › Electronic bank statement^{1,2}: no charge

Transaction fees

- › \$1.00 per withdrawal or transfer
- › \$1.00 per pre-authorized payment
- › \$1.25 per cheque

One free transaction per month for a Laurentian Bank personal loan or mortgage payment.

THE TIMESAVER PLAN (INCLUDING WESTERN TIMESAVER)

To be eligible

- › You must have signed up for the plan before December 28, 2006.

Specifics⁶

Fixed monthly fee of \$12.85 for 35 free transactions per month among the following:

- › Transfers
- › Bill payments
- › Withdrawals
- › Cheques and pre-authorized payments
- › *Interac*[®] Direct Payment⁴

Account maintenance fees

- › Electronic bank statement^{1,2}: no charge
- › Paper bank statement¹: \$3.00/month
- › Free monthly “Super Statement”

[†] If you maintain the minimum closing balance every day of the month.

5.4 MY ACTIVE PRODUCTS THAT ARE NO LONGER OFFERED BY THE BANK

THE GOLD SERVICE⁵
(NO LONGER OFFERED FOR SALE AS OF JUNE 1, 2022)

Eligibility criteria

- › Reduced monthly fee: \$29.00
- › Unlimited number of free transactions per month⁶

Specifics⁶

- › No-fee withdrawals at *Interac*^{®4} and PLUS^{*4} network ABMs
- › Sending of *Interac*^{®8} e-Transfer free of charge
- › Overdraft protection with no monthly user fees⁹ if you do not qualify for a personal line of credit
- › No-fee personalized cheques¹⁰
- › Free stop payments (complete information provided by the client)

Other privileges available upon request⁷

- › A line of credit starting at \$1,500 with no transaction fees⁷ if applicable
- › A 1% reduction in the interest rate in effect for fixed- or variable-rate personal loans¹¹
- › A \$150 discount on the fees to transfer a mortgage to Laurentian Bank¹²
- › Free credit card for existing Visa Banque Laurentienne EXPLORE¹³ card for cardholders
- › RRSP with no annual fees¹⁴

Account maintenance fees

- › Paper bank statement: \$3.00 per month¹
- › Electronic bank statement^{1,2}: no charge

GOLD SERVICE 60+ ADVANTAGE⁵

To be eligible

- › Be aged 60 or older.

Specifics

- › All the advantages of the program extend to your spouse, regardless of their age, provided you have a joint account.

Reduced monthly fee

- › \$24.00

Unlimited number of free transactions per month⁶

- › Unlimited

THE INVESTMENT EXCELLENCE ACCOUNT
(NO LONGER OFFERED FOR SALE AS OF JUNE 1, 2022)

Type of account

Savings account

Use

- › Ideal for saving or investing large sums while enjoying access to your funds at all times.
- › A wise choice if very few transactions are made in the account.
- › Can be tied to a plan to reduce transaction fees.

Account maintenance fees

- › Paper bank statement: \$3.00 per month¹
- › Electronic bank statement^{1,2}: no charge

Transaction fees

- › Some fees apply, please refer to section 5.3, except for: Bill payment fees
- › (When paying a bill, withdrawal fees related to the account apply in addition to any bill payment fees, if applicable.)
- › \$0.60

Interest rate³

(Simple interest is calculated on the minimum daily balance and paid monthly.)

Tiered progressive annual rate; the yield compares favourably with that of a short-term certificate of deposit.

Rates in effect as at:

› Balance of \$5,000 to \$24,999.99:	
› Balance of \$25,000 to \$59,999.99 ³ :	%
› Balance of \$60,000 to \$99,999.99 ³ :	%
› Balance of \$100,000 or more ³ :	%

A monthly \$1.00 rebate is offered for the first debit transaction.

SENIOR CITIZEN PROGRAM

To be eligible

- › You must be aged 60 or older and have signed up for the program before October 1, 2001.

Specifics⁶

- › No transaction fees apply to your personal account if it is a Senior Citizen account, operations account, chequing account or chequing savings account (the only eligible accounts).
- › Lets you make the following transactions free of charge: withdrawals, cheques, transfers, pre-authorized payments and bill payments
- › Lets your spouse, regardless of their age, enjoy all the program benefits provided you have a joint account

Other privileges available upon request⁷

- › Cheque orders: one per year (100 cheques for \$17.25)
- › The Senior Citizen account cannot be used to write cheques

Account maintenance fees

- › Paper bank statement: \$3.00 per month¹
- › Electronic bank statement^{1,2}: no charge

SENIOR CITIZEN PLUS PROGRAM – INDISPENSABLE OPTION

To be eligible

- › You must be aged 60 or older and have signed up for the plan before December 28, 2006.

Specifics⁶

- › Lets your spouse, regardless of their age, enjoy all the program benefits provided you have a joint account

Fixed monthly fee of \$9.50 for 45 free transactions per month among the following:

- › Withdrawals, transfers, bill payments, cheques, pre-authorized payments and Interac® Direct Payment^{MD4}
- › Lets you take advantage of the monthly “Super Statement” at no charge

Other privileges available upon request⁷

- › Overdraft protection with no monthly user fees⁹
- › Cheque orders: one per year (100 cheques for \$17.25)
- › Free stop payments (complete information provided by the client)
- › A 1% reduction in the interest rate in effect for fixed- or variable-rate personal loans¹¹
- › A \$150 discount on the fees charged to transfer a mortgage to Laurentian Bank^{11,12}

Account maintenance fees

- › Paper bank statement: \$3.00 per month¹
- › Electronic bank statement^{1,2}: no charge

PRIVILEGE PROGRAM

To be eligible

- › Exclusive to members of a partner organization and to have signed up for the program before April 1, 2018.

Specifics⁶

Fixed monthly fee of \$9.50 for an unlimited number of banking transactions per month among the following:

- › Withdrawals, cheques, funds transfers, account operation
- › Purchase transactions by Interac® Direct Payment
- › No usage fees for overdraft protection⁹
- › The quarterly Super Statement – your personal statement at a glance
- › One free cheque order (100 cheques) per year.³⁰
- › Cheque stop payment (with complete details)

Account maintenance fees

- › Paper bank statement: \$3.00 per month¹
- › Electronic bank statement^{1,2}: no charge

BANKING PLAN WITH INTEREST (previously RéseauIQ plan)

To be eligible

- › You must be an engineer and have signed up for the plan before September 26, 2016.

Specifics⁶

- › No fees
- › Offers the advantages of a high interest savings account: provides % interest on each dollar deposited into the account³¹

Other privileges available upon request⁷

- › Unlimited free electronic transactions^{4,6}:
 - Withdrawals at Laurentian Bank automated banking machines
 - Transfers and bill payments
 - Interac® Direct Payment purchase transactions⁴
 - Pre-authorized payments
- › Cheque

Account maintenance fees

- › Paper bank statement: \$3.00 per month¹
- › Electronic bank statement^{1,2}: no charge

THE MORE INTEREST BANKING PLAN (previously OSPE plan)

To be eligible

- › You must be an engineer in Ontario and have signed up for the plan before October 30, 2015.

Specifics⁶

- › Offers the advantages of a high interest savings account: provides % interest on each dollar deposited into the account³¹
- › No monthly fee for an electronic bank statement^{1,2}
- › \$3.00 per month for an account with a paper bank statement¹

Other privileges available upon request⁷

- › Unlimited free transfers via *LBCDirect* or using the Laurentian Bank mobile app
- › One free withdrawal and one transfer per month at a Laurentian Bank ABM

Fees applicable to other transactions as at November 1, 2016:

- › Pre-authorized payment: \$5.00
- › Withdrawal and transfer made at a Laurentian Bank ABM: \$5.00
- › Cheque: \$5.00
- › Bill payment made at a Laurentian Bank ABM: \$5.00 (+ \$1.00 for bill processing)
- › Bill payment made through *LBCDirect*: \$7.00 (\$5.00 for the withdrawal + \$2.00 for bill processing)
- › *Interac*® Direct Payment: \$1.25

EXTRA AND EXTRA+ PLANS

Specifics⁶

- › Extra: \$3.95 per month
- › Extra+: no fees
- › Simple annual interest rate: %³¹

Transactions included^{4,6}

- › Unlimited transactions:
 - Deposits, withdrawals, transfers and bill payments at ABMs
 - Transfers and bill payments
 - Purchases using *Interac*® Direct Payment
 - Pre-authorized payments
 - Cheque transactions

Account maintenance fees

- › Paper bank statement: \$3.00 per month¹
- › Electronic bank statement^{1,2}: no charge

THE HIGH INTEREST BANKING PLAN (OSPE member)

Specifics⁶

- › Offers the advantages of a high interest savings account: provides interest on each dollar deposited into the account³¹
- › No monthly fee for an electronic bank statement^{1,2}
- › \$3.00 per month for an account with a paper bank statement¹

Transactions included^{4,6}

- › Unlimited transactions for the following:
 - Cheque transactions
 - Pre-authorized payments, transfers and bill payments via *LBCDirect* or using the Laurentian Bank mobile app

Fees applicable to other transactions

- › Bill payment made through *LBCDirect*: ABM: \$5.00 (\$5.00 for the withdrawal and included for bill processing)
- › Pre-authorized payment: \$5.00
- › Cheque: \$5.00
- › Bill payment made through *LBCDirect*: no fees
- › Withdrawal and transfer made at a Laurentian Bank ABM: \$5.00
- › Bill payment made at a Laurentian Bank ABM: \$5.00 (+ \$1.00 for bill processing)
- › *Interac*® Direct Payment: \$1.25

Account maintenance fees

- › Paper bank statement: \$3.00 per month¹
- › Electronic bank statement^{1,2}: no charge

TRANSACT A LOT EXCLUSIVE

Specifics⁶

- › Monthly fee: \$6.50

Transactions included 20^{4,6}

- › Deposits, withdrawals, transfers and bill payments at ABMs (including *Interac*® and *Interac*® Plus)
- › Transfers and bill payments via *LBCDirect* or using the Laurentian Bank mobile app
- › *Interac*® Direct Payment™ transactions
- › Pre-authorized payments
- › Cheque transactions
- Account maintenance fees
 - › Paper bank statement: \$3.00 per month¹
 - › Electronic bank statement^{1,2}: no charge

LEGAL NOTES

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1. You will receive a bank statement only when you conduct more than five transactions since the last statement was printed. Applicable account maintenance fees will continue to be charged to your account.
2. You must register for *LBCDirect* to access your electronic bank statements.
3. Annual interest rate applicable on the portion of the balance exceeding the lower limit of the tier. The Bank reserves the right to modify the annual interest rate by posting a tariff grid in each of its branches and in the Current Rates section of its website at laurentianbank.ca/en/rates/personal_accounts.html.
4. Certain ABM operators and merchants charge user fees. These fees are not Laurentian Bank service fees.
5. The benefits of one banking program or plan cannot be combined with any other Laurentian Bank offer. A banking plan can apply to only one bank account at a time.
6. Current fees apply to transactions exceeding the limit included in the banking plan.
7. Banking fees apply to all services used that are not included in a plan or program. Financial privileges are available only to persons aged 18 and older.
8. Some restrictions may apply. Withdrawal fees may apply according to your account type or banking plan, or if you exceed the number of transactions authorized per month. If you have a minimum monthly balance of \$3,000 or more, no additional withdrawal fees will be applied. If you do not have one of the eligible plans, a \$1 fee will apply for the *Interac* e-Transfer®, and any accepted *Interac* e-Transfer® money requests in addition to any withdrawal fees that may apply. If you have one of the following plans, the network fee of \$1 for *Interac* e-Transfer® is no longer billed since June 1, 2018: The Gold Service, The Gold Service (60+ Advantage), Transact without limit and Transact without limit (Student Advantage and 60+ Advantage).
9. Subject to credit approval. Interest charges apply on the overdrawn amount.
10. Category C price.
11. Subject to credit approval.
12. First-rank residential mortgage loan, owner-occupied single-family dwelling, duplex, triplex or condominium.

13. Interest rate on purchases: 20.99%. For more information on Laurentian Bank Visa cards, including all information on credit rates, when interest goes into effect, the grace period or the amount of fees unrelated to interest, call 514-522-1846 (Montreal area) or 1-800-522-1846 (toll-free). Annual fees are non-refundable. The EXPLORE card is no longer offered to new customers.
14. Conditions apply. Value of \$30.
15. Subject to credit approval. An endorser's signature is required.
16. The standard redemption rate allows 100 points to be redeemed for \$1 of net purchases. For full details, refer to the Rewards Program Agreement.
17. Fees may apply for some transactions.
18. Some restrictions may apply.
19. Please note that amounts transferred will be held for five (5) business days.
20. This service is available to all retail and commercial clients with an account where only a single cardholder's signature is needed to carry out transactions.
21. It is not possible to add a new payee directly at a Laurentian Bank automated banking machine for bill payment. To perform this transaction, log in to your *LBCDirect* account or contact our Customer Service at 1-800-522-1846.
22. Bills with variable reference numbers cannot be paid at a Laurentian Bank automated banking machine. To perform this transaction, log in to your *LBCDirect* account or contact our Customer Service at 1-800-522-1846.
23. Interest applies on already used overdraft, if any.
24. Also offered free of charge with The TimeSaver, The SuperSaver and the Senior Citizen Plus Indispensable plans. These accounts remain active for current holders but are no longer offered.
25. Note that this does not guarantee you will be able to use your cards everywhere since each financial institution decides how many PIN digits its automated banking machines require.
26. Before issuing your debit card, the Bank may ask you to consent to a credit check. Moreover, the Bank may also ask you questions about the ID you are submitting, in order to comply with the law.
27. All fees mentioned here in no way concern the fees for our cards.
28. If an instrument is denominated in a currency other than the currency of the account and the instrument is to be credited or debited from the account, you agree that Laurentian Bank may convert the instrument at the applicable conversion rate that it has established for the account. Laurentian Bank is not liable for losses related to currency conversions, including those resulting from a change in our conversion rates occurring between the date of conversion of the instrument and the date of its processing or return.
29. No closing charge will apply if you close a retail deposit account within 14 business days after the day on which it is opened. Furthermore, Laurentian Bank will refund any charges related to the operation of this retail deposit account, other than those charges related to the use of the account, while the account was open.
30. “Exclusive” model for the Privilege program (one free cheque order per year).
31. Certain conditions apply and are subject to change. Simple interest is calculated on the daily minimum balance and is paid monthly. The Bank reserves the right to change the annual interest rate by posting a general notice in each of its branches and points of service, as well as on its website.
32. For the purposes of the Code of Conduct for the Delivery of Banking Services to Seniors, a “senior” refers to an individual in Canada who is 60 years of age or older and who is transacting for non-business purposes.
33. The FCAC has compiled a list of provincial and territorial social assistance programs under which recipients are eligible for a no-cost account.

**For more information,
contact your advisor.**

**Call 514-522-1846 or 1-800-522-1846 (toll-free).
Visit laurentianbank.ca.**



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