

Comparison of Banking Products and Services

between Laurentian Bank of Canada® (LBC)
and National Bank of Canada® (NBC)

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Bank accounts and packages

For interest credit accounts refer to the rates bulletin in effect:

Laurentian Bank: <https://www.banquelaurentienne.ca/en/personal/rates/bank-accounts>

National Bank: <https://www.nbc.ca/rates/bank-account-rates.html>

Product	Laurentian Bank	Before the migration	National Bank	After the migration
Account	— Chequing Account — Chequing Account (2015) — Day by Day Interest Account — Chequing Savings Account	Minimum monthly balance to have transaction fees waived: \$3,000	Chequing account	— Minimum monthly balance: Not applicable. For more information see the “Banking Packages” section of the <i>Fee Guide for Personal Banking Solutions</i> at: https://www.bnc.ca/content/dam/bnc/particuliers/compte/pdf/fee-guide-pbs.pdf.
Account	The Investment Excellence Account	— Interest paid: yes — Savings account	Chequing account	— Interest paid: no — Chequing account
Account	À La Carte Account	— Interest paid: yes — Fixed monthly fee: \$15.00 — Number of transactions included: unlimited	Chequing account	— Interest paid: no — Per-transaction fees without a package — Number of transactions included: none without a package
Account	— Senior Citizen Account — Youth Account	— Fixed monthly fee: \$0.00 — Number of transactions included: unlimited	Chequing account	— Per-transaction fees without a package — Number of transactions included: none without a package
Account	Day by Day Interest Plus US Account	— Interest paid: yes — Minimum monthly balance to have transaction fees waived: \$3,000 — Pre-authorized debit: \$0.60 — Cheque: \$0.85 — Transfer between accounts: \$0.60	USD Progress Account	— Interest paid: yes — Minimum monthly balance: not applicable. For more information see the “Banking Packages” section of the <i>Fee Guide for Personal Banking Solutions</i> at: https://www.bnc.ca/content/dam/bnc/particuliers/compte/pdf/fee-guide-pbs.pdf. — Pre-authorized debit: \$1.25 — Cheque: \$1.25 — Transfer between accounts: \$0.00
Account	High Interest Savings Account	Interest paid: yes	High Interest Savings Account	— Interest paid: yes — Until February 28, 2027: nbc.ca/lbc-rates — After February 28, 2027: https://www.nbc.ca/rates/bank-account-rates.html

Product	Laurentian Bank	Before the migration	National Bank	After the migration
Account	Budget Plan	— Interest paid: yes (semi-annually) — Account statements: annual — Debit card: no — Term: 1 year — Minimum deposit: yes	High Interest Savings Account	— Interest paid: yes (monthly) — Account statements: monthly — Debit card: yes — Term: none — Minimum deposit: no
Account	Security Plan	— Interest paid: yes (semi-annually) — Account statements: annual — Debit card: no — Term: 5 years — Minimum deposit: yes	High Interest Savings Account	— Interest paid: yes (monthly) — Account statements: monthly — Debit card: yes — Term: none — Minimum deposit: no
Account	The Project Planner	— Interest paid: yes — Account statements: annual — Debit card: no — Withdrawals permitted: no	High Interest Savings Account	— Interest paid: yes (monthly) — Account statements: monthly — Debit card: yes — Withdrawals permitted: yes
Account	Personal Internet Account	Interest paid: yes	High Interest Savings Account	Interest paid: yes
Account	More Interest Banking Plan	Interest paid: yes	High Interest Savings Account	Interest paid: yes

The Minimalist package®

Product	Laurentian Bank	Before the migration	National Bank	After the migration
Account	— Chequing Account No Package 25+ — Chequing Account (2015) No Package 25+ — Chequing Savings Account No Package 25+ — Day by Day Interest Account No Package 25+	Minimum monthly balance to have transaction fees waived: \$3,000	The Minimalist package	— Daily balance to be maintained in the account to have fixed monthly fees waived: Not available for this package — 18 electronic transactions included — Fixed monthly fee: \$3.95
Account	Senior Citizen Account No Package 25+	Unlimited transactions with no fixed monthly fee	The Minimalist package	— 18 electronic transactions included — Fixed monthly fee: \$3.95
Account	The Investment Excellence Account No Package 25+	— Per-transaction fees — Interest paid: yes	The Minimalist package	— 18 electronic transactions included — Fixed monthly fee: \$3.95 — Interest paid: no
Package	Basic Account	— Fixed monthly fee: \$4 — Available free of charge upon request to seniors receiving the Guaranteed Income Supplement (GIS), beneficiaries of a Registered Disability Savings Plan (RDSP), newcomers during their first year in Canada, and Canadians receiving social assistance under certain provincial and territorial programs¹	The Minimalist package	— Fixed monthly fee: \$3.95 — Available free of charge upon request to seniors receiving the Guaranteed Income Supplement (GIS), beneficiaries of a Registered Disability Savings Plan (RDSP) and Indigenous Peoples. — Newcomers are eligible for the offer for newcomers to Canada.
Package	Preferred Account	— Fixed monthly fee: \$7.50 — Number of transactions included: 20	The Minimalist package	— Fixed monthly fee: \$3.95 — Number of transactions included: 18
Package	Preferred Account 60+ Advantage	— Fixed monthly fee: \$2.50 — Number of transactions included: 20	The Minimalist package	— Fixed monthly fee: \$3.95 — Number of transactions included: 18 electronic transactions
Package	Preferred Exclusive Account	— Fixed monthly fee: \$6.50 — Number of transactions included: 20	The Minimalist package	— Fixed monthly fee: \$3.95 — Number of transactions included: 18 electronic transactions

¹ The FCAC has compiled a list of provincial and territorial social assistance programs under which recipients are eligible for a no-cost account.

Product	Laurentian Bank	Before the migration	National Bank	After the migration
Package	— Preferred Account for youth 25+ — Preferred Account for seniors 25+	— Fixed monthly fee: \$4.00 — Number of transactions included: 12	The Minimalist package	— Fixed monthly fee: \$3.95 — Number of transactions included: 18 electronic transactions
Package	Preferred Account Student Advantage 25+	— Fixed monthly fee: \$0.00 — Number of transactions included: 20	The Minimalist package	— Fixed monthly fee: \$3.95 — Number of transactions included: 18 electronic transactions
Package	Unlimited Account Student Advantage 25+	— Fixed monthly fee: \$5.75 — Number of transactions included: 20	The Minimalist package	— Fixed monthly fee: \$3.95 — Number of transactions included: 18 electronic transactions
Package	Extra Plan	— Number of transactions included: unlimited — Interest paid: Yes	The Minimalist package	— Number of transactions included: 18 electronic transactions — Interest paid: no
Package	Extra Plan+	— Fixed monthly fee: \$0.00 — Number of transactions included: unlimited — Interest paid: yes	The Minimalist package	— Fixed monthly fee: \$3.95 — Number of transactions included: 18 electronic transactions — Interest paid: no
Package	65+ Plan	— Fixed monthly fee: \$0.00 — Number of transactions included: 4	The Minimalist package	— Fixed monthly fee: \$3.95 — Number of transactions included: 18 electronic transactions
Package	Privilege Time Saver	— Fixed monthly fee: \$8.25 — Number of transactions included: 35	The Minimalist package	— Fixed monthly fee: \$3.95 — Number of transactions included: 18 electronic transactions
Package	— Quebec employees — Free package 9M/12M/18M	— Fixed monthly fee: \$0.00 — Number of transactions included: unlimited	The Minimalist package	— Fixed monthly fee: \$3.95 — Number of transactions included: 18 electronic transactions
Package	Employees outside Quebec	— Fixed monthly fee: \$4.75 — Number of transactions included: unlimited	The Minimalist package	— Fixed monthly fee: \$3.95 — Number of transactions included: 18 electronic transactions

The Connected package®

Product	Laurentian Bank	Before the migration	National Bank	After the migration
Account	À La Carte Account	— Fixed monthly fee: \$15.00 — Interest paid: yes — Minimum monthly balance to have transaction fees waived: not available for this account	The Connected package	— Fixed monthly fee: \$15.95 — Age 24 and under: free of charge — Age 60 and over: \$10.95 — Number of transactions included: unlimited electronic transactions — Daily balance to be maintained in the account to have fixed monthly fees waived: \$4,500
Account	— Youth Account — Senior Citizen Account 24 and under	— Fixed monthly fee: \$0.00 — Number of transactions included: unlimited	The Connected package	— Fixed monthly fee: \$0.00 — Number of transactions included: unlimited electronic transactions
Account	— Chequing Account No Package 24 and under — Chequing Account (2015) No Package 24 and under — Chequing Savings Account No Package 24 and under — Day by Day Interest Account No Package 24 and under	— Fixed monthly fee: \$0.00 — Number of transactions included: unlimited	The Connected package	— Fixed monthly fee: \$0.00 — Number of transactions included: unlimited electronic transactions
Account	The Investment Excellence Account 24 and under	— Interest paid: yes — Per-transaction fees	The Connected package	— Interest paid: no — Number of transactions included: unlimited electronic transactions
Package	Youth Plan	— Fixed monthly fee: \$0.00 — Number of transactions included: unlimited	The Connected package	— Fixed monthly fee: \$0.00 — Number of transactions included: unlimited electronic transactions
Package	— Preferred Account for youth 24 and under — Preferred Account for seniors 24 and under	— Fixed monthly fee: \$4.00 — Number of transactions included: 12	The Connected package	— Fixed monthly fee: \$0.00 — Number of transactions included: unlimited electronic transactions
Package	Preferred Account Student Advantage 24 and under	Number of transactions included: 20	The Connected package	Number of transactions included: unlimited electronic transactions
Package	Unlimited Account Student Advantage 24 and under	Fixed monthly fee: \$5.75	The Connected package	Fixed monthly fee: \$0.00

Product	Laurentian Bank	Before the migration	National Bank	After the migration
Package	Unlimited Account 60+ Advantage	— Fixed monthly fee: \$9.75 — Minimum monthly balance to have transaction fees waived: depending on the account	The Connected package	— Fixed monthly fee: \$10.95 — Daily balance to be maintained in the account to have fixed monthly fees waived: \$4,500
Package	— Unlimited Account — SuperSaver for employees	— Fixed monthly fee: \$14.75 — Minimum monthly balance to have transaction fees waived: depending on the account	The Connected package	— Fixed monthly fee: \$15.95 — Daily balance to be maintained in the account to have fixed monthly fees waived: \$4,500
Package	Privilege Program	— Fixed monthly fee: \$9.50 — Minimum monthly balance to have transaction fees waived: depending on the account — Quarterly Super Statement — Complete stop payment on cheques at no charge — One order of 100 cheques per year at no charge	The Connected package	— Fixed monthly fee: \$15.95 — Daily balance to be maintained in the account to have fixed monthly fees waived: \$4,500 — Super Statement not offered — Complete stop payment on a cheque: \$16.00 — Cheque orders: price varies based on model
Package	— TimeSaver Plan (Quebec) — TimeSaver Plan (outside Quebec)	— Fixed monthly fee: \$12.85 — Number of transactions included: 35 — Minimum monthly balance to have transaction fees waived: depending on the account — Monthly Super Statement at no charge	The Connected package	— Fixed monthly fee: \$15.95 — Number of electronic transactions included: unlimited — Daily balance to be maintained in the account to have fixed monthly fees waived: \$4,500 — Monthly Super Statement not offered
Package	Senior Citizen Plus Program – Indispensable Option Package	— Fixed monthly fee: \$9.50 — Number of transactions included: 45 — Minimum monthly balance to have transaction fees waived: depending on the account — Monthly Super Statement at no charge — Complete stop payment at no charge — One order of 100 cheques per year: \$17.25	The Connected package	— Fixed monthly fee: \$10.95 (60+) — Number of electronic transactions included: unlimited — Daily balance to be maintained in the account to have fixed monthly fees waived: \$4,500 — Super Statement not offered — Complete stop payment: \$16 — Cheque orders: price varies based on model
Package	SuperSaver	— Fixed monthly fee: \$13.85 — Number of transactions included: 45 — Minimum monthly balance to have transaction fees waived: depending on the account	The Connected package	— Fixed monthly fee: \$10.95 (60+) — Number of electronic transactions included: unlimited — Daily balance to be maintained in the account to have fixed monthly fees waived: \$4,500

The Total package®

Product	Laurentian Bank	Before the migration	National Bank	After the migration
Package	Gold Service	— Fixed monthly fee: \$29.00 — Paper monthly statement: \$3.00 — Cheque order: no charge — LBC Visa Explore: no charge — Minimum monthly balance to have transaction fees waived: depending on the account	The Total package	— Fixed monthly fee: \$29.00 — Paper monthly statement: no charge — Cheque order: no charge (shipping fees apply) — Daily balance to be maintained in the account to have fixed monthly fees waived: \$6,000
Package	Gold Service 60+ Advantage	— Fixed monthly fee: \$24.00 — Paper monthly statement: \$3.00 — Cheque order: no charge — LBC Visa Explore: no charge — Minimum monthly balance to have transaction fees waived: depending on the account	The Total package	— Fixed monthly fee: \$23.95 — Paper monthly statement: no charge — Cheque order: no charge (shipping fees apply) — Daily balance to be maintained in the account to have fixed monthly fees waived: \$4,500

Offer for newcomers

Product	Laurentian Bank	Before the migration	National Bank	After the migration
Package	Basic account for newcomers	— Number of transactions included: 18 — Paper monthly statement: \$3.00 — Cheque orders: price varies based on model	Banking offer for newcomers	— Number of electronic transactions included: unlimited — Paper monthly statement: no charge — Cheque order: one order of 100 cheques at no charge (shipping fees and taxes apply) — Fixed monthly fees waived for the second and third year under certain conditions For more information, visit: https://www.nbc.ca/personal/switch-national-bank/newcomers.html

Offer for engineering professionals

Product	Laurentian Bank	Before the migration	National Bank	After the migration
Package	Banking Plan with Interest	— Fixed monthly fee: \$0.00 — Interest paid: yes	Offer for engineering professionals	— Fixed monthly fee: \$12.95 (no monthly fee with an eligible credit card) — Interest paid: no

Bank account statement

At National Bank, you will continue to receive your bank statements according to the delivery method selected at Laurentian Bank. (Electronic statement or paper statement).

Characteristics	Laurentian Bank	National Bank
Statement generation	A statement is generated once there have been five account activities (transactions, fees, interest, etc.).	A statement is generated as soon as there has been one account activity (transaction, fee, interest, etc.).
Statement generation date	Last day of the month	Based on the client's birthday, or according to an algorithm if the birthday falls after the 27th of the month.
Statement recipient	All account holders and signatories can receive the statement.	Only one account holder or signatory can receive the statement.
Statement delivery method	All clients are automatically enrolled in online statements. Clients may also request paper statements for a fee.	Clients must choose either electronic statements (at no charge) or paper statements (free with the Minimalist and Total packages).
Paper statement fee (No charge for electronic statements)	\$3.00	\$3.50

Overdraft protection (linked accounts)

National Bank offers a service similar to overdraft protection to help prevent insufficient funds. This service will be carried over following the migration to National Bank so that you can continue benefiting from protection between your accounts and lines of credit.

Type of protection	Laurentian Bank	National Bank
Between two bank accounts in the same currency	Available	Available
Between two Personal bank accounts	Available	Available
Between a bank account and a line of credit	Available	Available
Between a bank account and a credit card	Not offered	Available
Applicable fees	\$5.00 per transaction	\$5.00 per day (if the service is used)

Debit card issuance

Laurentian Bank	National Bank
You do not have a debit card, but you are a signatory on a Canadian-dollar bank account.	A debit card will be issued to give you full access to Digital Solutions.
You have one debit card.	A debit card will be issued with access to the same accounts as your Laurentian Bank debit card. 3 options: — CHEQUING — SAVINGS — OTHER (National Bank ABMs only)
You have more than one debit card.	Only one National Bank debit card will be issued. The debit card linked to the primary transaction account for which you are the primary holder will be prioritized for migration.
You already have an active National Bank debit card.	Because you can have only one debit card with National Bank, no new National Bank debit card will be issued. If there is room on the existing National Bank debit card, the primary account migrated from Laurentian Bank will be added to the next available position among the following: — CHEQUING — SAVINGS — OTHER (NBC ABMs only)

ABMs

Banking transactions in Canada

Characteristics	Laurentian Bank	National Bank
Type of account	Chequing account Savings account	Chequing account Savings account Line of credit
Currency	CAD	CAD
Networks	Laurentian Bank <i>Interac</i> ® THE EXCHANGE®	National Bank <i>Interac</i> THE EXCHANGE Cirrus®
Available accounts	1. Chequing 2. Savings 3. Other (Laurentian Bank ABMs)	1. Chequing 2. Savings 3. Other (National Bank ABMs)
Bill payments	Limit of \$9,999,999.99	Limit of \$999,999.99
PIN change	LBC THE EXCHANGE	NBC THE EXCHANGE

Banking transactions outside Canada

Characteristics	Laurentian Bank	National Bank
Networks	Plus™ Accel®	Maestro® Cirrus Allpoint® (Accel) Nyce®



Deposits in Canada

Characteristics	Laurentian Bank	National Bank
Type of account	Chequing account Savings account	Chequing account Savings account Line of credit
Currency	CAD USD	CAD
Maximum amount (cheque or cash)	\$9,999,999.99	\$999,999.99
Networks	Laurentian Bank THE EXCHANGE	National Bank THE EXCHANGE
Balance inquiry	Laurentian Bank THE EXCHANGE	National Bank THE EXCHANGE
Transfer between accounts	Laurentian Bank THE EXCHANGE	National Bank THE EXCHANGE

Deposits outside Canada

Characteristics	Laurentian Bank	National Bank
Networks	Not available	Not available

Comparison of banking fees

Service	Type of transaction	Laurentian Bank	National Bank
Interac e-Transfer	Receiving a transfer	No charge	No charge
	Sending a transfer	\$1.00 per transfer	\$1.25 per transfer (no fee with a banking package or offer)
	Cancelling a transfer	No charge	\$3.50 per transfer
	Accepted money request	\$1.00 per transfer	No charge
ABMs	List of transactions at an ABM	\$0.75 per partial statement printed	\$0.75 per use \$1.00 per month (no fee with a banking package or select banking offers)
	Using ABM networks	LBC: no charge THE EXCHANGE: no charge Interac: \$2.00 PLUS: \$4.00 Accel: Fees may apply	NBC: no charge THE EXCHANGE: no charge Interac: \$2.00 per transaction Cirrus: \$5.00 per transaction
	ABM transaction fees	Withdrawal: \$1.00 Transfer: \$1.00 Foreign currency conversion for transactions conducted at PLUS Network ABMs outside Canada (ABM transactions are subject to the fees applicable to the current account): Exchange rate in effect when the transaction is processed, plus 2.5% of the amount converted	Withdrawal: \$1.25 Transfer: \$1.25 (no fee with a banking package or offer)
Bank draft	CAD	Service not offered	\$9.00
	USD	\$8.50	\$5,000.00 or less: US\$9.00 \$5,000.01 or more: US\$12.50
	Foreign currencies	\$8.50	\$5,000.00 or less: \$9.00 \$5,000.01 or more: \$12.50
	Refund or issuing a duplicate of a draft	Photocopy: \$10.00 in the currency of the account Refund of a lost or stolen bank draft: \$20.00 plus account fees	\$99.99 or less: In CAD: \$10.00 In USD: US\$10.00 In another foreign currency: \$10.00 \$100.00 or more: In CAD: \$10.00 In USD: US\$16.00 In another foreign currency: \$25.00

Service	Type of transaction	Laurentian Bank	National Bank
Cheque or pre-authorized debit	Manual processing fee per cheque or item (unencoded or unqualified)	\$5.00	\$5.00 (CAD or USD, depending on the account currency)
	Processing a cheque, item or payment instruction drawn on the account and returned or rejected due to insufficient funds	\$10.00, but this fee does 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
	Processing a cheque, item or payment instruction drawn on the USD account and returned or rejected due to insufficient funds	\$20.00 in the currency of the account plus correspondent's fee	US\$5.00
	Pre-authorized debit from an account without chequing privileges	\$6.50	\$6.50 (CAD or USD, depending on the account currency)
	Item received by mail for deposit in an account	Service not offered	\$5.25 (CAD or USD, depending on the account currency)
	Cheques to send monthly, for an account with statement only	\$0.35 per cheque, with a minimum of \$3.25	Service not offered
	Official cheque	\$10.00	Service not offered
	Postdated cheque	\$5.00	No charge
	Cheque deposited or cashed and returned unpaid to beneficiary	No charge to the beneficiary	No charge
	Payment by cheque	\$1.25	\$1.25 (no fee with a banking package or offer)
	Pre-authorized payment	\$1.00	\$1.25 (no fee with a banking package or offer)
Cheque in foreign currency cashed or deposited	US\$ item into US\$	Service not offered	US\$7.00 (no fee if the client has a USD account)
	US\$ item into CA\$	Service not offered	\$7.00
	Foreign currency other than USD	Service not offered	\$1,000.00 or less: \$11.00 (CAD or USD, depending on account currency) \$1,000.01 or more: \$13.00 (CAD or USD, depending on account currency)
	Cheque in USD or any other currency drawn on a CAD account	\$15.00	\$20.00 (CAD or USD, depending on account currency)
	Foreign currency instrument	Sent for collection: \$40.00 (CAD or USD) Sent for collection and returned unpaid: \$40.00 (CAD or USD) Received for collection: \$40.00 (CAD or USD)	Service not offered
	Cashing or deposit of a foreign currency instrument into a Canadian dollar account	CA\$50 or less: no charge CA\$50.01 to CA\$1,000: \$6.00 More than CA\$1,000: \$9.00	Service not offered

Service	Type of transaction	Laurentian Bank	National Bank
Cheques: miscellaneous fees	Cheque orders	The cost depends on the model selected and number of cheques ordered.	The cost depends on the model selected and number of cheques ordered.
Cheques: stop payment	With complete information	\$13.00	\$16.00
	With partial information	\$20.00	\$30.00
	Series of cheques or pre-authorized debits	Service not offered	\$30.00
Cheque: item subject to special collection procedures in Canada and outside Canada	Items deposited to be sent for special collection	\$20.00 (USD or CAD, depending on the account currency)	0.50% of the item amount, with a minimum of \$250.00 per item plus applicable correspondent banking and incidental fees (CAD or USD, depending on the account currency)
	Dishonoured item	\$20.00	\$50.00 (CAD or USD, depending on the account currency)
	A cheque in Canadian or U.S. dollars drawn on your account, deposited outside of Canada, or to be processed outside of the Canadian clearing system	\$40.00 plus the fees charged by the bank issuing the cheque deposited into a Canadian account. For a US account: US\$30.00 plus the fees charged by the issuing bank.	\$50.00 (CAD or USD, depending on the account currency)
Wire transfers	Incoming wire transfer from Canada or abroad	\$15.00	\$100.00 or less: \$5.00 (CAD or USD, depending on the account currency) \$100.01 to \$100,000.00: \$20.00 (CAD or USD, depending on the account currency) \$100,000.01 to \$1,000,000.00: \$20.00 (CAD or USD, depending on the account currency) \$1,000,000.01 or more: \$25.00 (CAD or USD, depending on the account currency)
	Outgoing wire transfer to Canada or abroad	Sent within Canada: \$20.00 minimum Sent abroad: \$30.00 minimum	Wire transfer: 0.34% of the amount (min. \$20.00, max. \$70.00), plus: For Canada and the United States: \$20.00 For all other countries: \$20.00 Tracing fee (if correspondent banks need to be traced): \$20.00 (CAD or USD, depending on the account currency) Online international transfers: \$5.95

Service	Type of transaction	Laurentian Bank	National Bank
Purchase or sale of foreign currency banknotes	U.S. dollars	USD only. Orders placed through the Telebanking Centre. Withdrawal fees apply according to the package or at a pay-per-use rate of \$1, plus the applicable exchange rate.	No charge
	Foreign currency other than USD	Service not offered	\$3.00 per transaction
Specific funds transfer	Overdraft protection via funds transfer from another deposit account, from a line of credit account or from a National Bank of Canada Mastercard®	\$5.00 per transaction	\$5.00 per day (if service used)
	Funds transfer request by mail or by telephone	Telebanking Centre telephone support when requesting a fund transfer: \$5.00 per transfer request	\$6.50
	Funds transfer for insufficient funds via funds transfer from another account	To cover non-sufficient funds (NSF): With prior authorization: \$5.00 Without prior authorization: \$5.50 Pre-authorized payments: \$6.00 (upon opening, fixed frequency and amount)	\$5.00
	Funds transfer at the request of another financial institution when an account is closed (including an estate account)	\$20.00	\$16.00
	Transfers between accounts held at NBC/LBC	At a Laurentian Bank ABM: Depends on account features Through LBCDirect® and the Laurentian Bank mobile app: \$1.00 To cover non-sufficient funds (NSF): With prior authorization: \$5.00 Without prior authorization: \$5.50 Pre-authorized payments: \$6.00 (upon opening, fixed frequency and amount) Telebanking Centre telephone support when requesting a fund transfer: \$5.00 per transfer request	Transfer between accounts belonging to the same client: no charge

Service	Type of transaction	Laurentian Bank	National Bank
Other fees	Dormant accounts	No transactions carried out for at least one year. If the client responds to the inactive account notice within the 90-day limit: no charge. If the client doesn't take action on the inactive account notice within the 90-day limit: For the 1st dormant year: \$15.00 From the 2nd to the 4th dormant year: \$30.00 per year From the 5th to the 8th dormant year: \$40.00 per year For the 9th dormant year: \$45.00 per 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.	Notice after 2 years: \$30.00 No notice after 3 and 4 years: \$40.00 Notice after 5 years: \$40.00 No notice after 6 and 7 years: \$50.00 No notice after 8 years: \$60.00 Notice after 9 years and beyond: \$60.00 If the account balance is equal to or less than the fee, we will take the balance and close your account. No fee for a client between 0 and 17 years. No fee if the account is reactivated or closed within 90 days of receiving the notice.
	Bank confirmation	Per confirmation: \$25	Per confirmation: \$18.00 After 30 minutes: \$36.00 per hour Banking fees confirmation: \$12.00 Balance request or transaction confirmation by phone with a representative: \$5.00
	Overdraft fees	No charge	\$5.00 per transaction that leads to or increases an overdraft
	Fees for administrative or legal proceedings	\$10.00 fee for each payment and each information request and disclosure made by a third party in relation to administrative or legal proceedings, as per applicable laws	\$10.00 fee for each payment, information request or disclosure resulting from administrative or legal proceedings instituted by a third party under applicable legislation
	Fees for administrative or legal proceedings	\$10.00 fee for each payment and each information request and disclosure made by a third party in relation to administrative or legal proceedings, as per applicable laws	\$10.00 fee for each payment, information request or disclosure resulting from administrative or legal proceedings instituted by a third party under applicable legislation
	Debit card replacement	\$5.00 per additional card as of the 2nd replacement during the same year	No charge
	Closing an account	Open 0 to 14 business days: no charge Open 15 business days to 90 business days: \$20.00 Open for more than 90 business days: no charge	No charge

Service	Type of transaction	Laurentian Bank	National Bank
Tracing and reproducing documents	Issuing a letter at your request	\$40.00 per hour, minimum of \$20.00	\$10.00 per letter, plus tracing fee
	Request for images of a cleared item through our call centre or at a branch	\$5.00	\$5.00 per item
	Access to images of a cleared cheque through our online banking services	Service not offered	No charge
	Tracing or reproducing a document (other than cleared items in your account and statements of account)	\$5.00 per item, \$40.00 per hour (minimum of \$20.00 plus taxes)	Within 90 days of the transaction date: \$5.00 per document (\$20.00 min.) 90 days or more after the transaction date: \$10.00 per document (\$20.00 min.)
	Copy of a previously issued statement of account	\$3.25 per statement	\$5.00
	Additional copy of a line of credit account statement	\$3.25 per statement	\$3.25
	Request for a list of recent transactions prior to the production of the monthly account statement	\$3.25	\$5.00
	Information on your account balance	At a Laurentian Bank or THE EXCHANGE ABM, through LBCDirect or using the Laurentian Bank mobile app: no charge By calling the branch: \$5.00	No charge
	Estate: Administration fees to analyze and process the banking file	Up to \$350. Fees specifically related to products and services held by the deceased apply	No charge
	Special request related to the account	\$40.00 per hour, minimum of \$20.00 (plus taxes)	Service not offered
Annual fees for a safety deposit box	Safety deposit box fees	Service not offered	Fees vary depending on the box size. For more information see the <i>Fee Guide for Personal Banking Solutions</i> at: https://www.bnc.ca/content/dam/bnc/particuliers/compte/pdf/fee-guide-pbs.pdf .
Online banking	Online banking enrolment	No charge	No charge (Fees may apply for some transactions)
Account handling	Electronic statements	No charge	No charge
	Paper statements	\$3.00	\$3.50



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