



January 14, 2014

Subject: 2014 GIC Rate Guarantees

Attention all Deposit Brokers:

B2B Bank is pleased to announce Extended GIC Rate Guarantees for the RRSP season on 1 to 5 year term deposits, effective Monday, January 13th to Friday March 14th, 2014 as follows:

RRSP Transfers-In: Interest rates are guaranteed for 45 calendar days from the commitment date indicated on the transfer authorization form during the Extended Rate Guarantee period. Original transfer authorization forms must be sent directly to the relinquishing institution. A copy of the transfer authorization form and the original RSP Account Application must be sent to B2B Bank.

RRSP Renewals: Renewals are rate guaranteed up to 30 calendar days prior to the maturity date. The interest rate applied is the rate in effect on the commitment date or the rate in effect the day of the renewal, whichever is higher. Please fax renewal instructions using the *Renew or Purchase Additional Investment Term Deposit Form* to 1.888.946.3448 or 416.864.9053.

NOTE: The extended rate guarantees do not apply to B2B Bank Deposit RRIFs or to GICs held in nominee accounts.

For your convenience, a copy of this communication can be found on our Communications Centre at b2bbank.com/communications.

If you have any questions, please contact B2B Bank Client Services at 1.800.263.8349.