



Update: annual payment reset date – Investment Loan interest-only payment

October 16, 2017

Further to our communication dated October 2, 2017, we are confirming that clients' interest-only minimum payment will be recalculated on October 27, 2017, to align with the increases to B2B Bank's Prime Rate and Alternative Rate.

This payment reset may increase or decrease monthly interest payments depending on:

1. Prime rate changes throughout the year;
2. Whether clients have previously requested to pay more than the minimum monthly payment amount, which would result in a decrease in the principal outstanding;
3. If lump sum principal payments were made during the past year; or
4. Rounding of the monthly payment amount when calculated in the previous year.

Clients with payments greater than their minimum required payment will not be adjusted.

Updates have been communicated to both advisors and clients. Clients were notified in the third quarter loan statement. Advisors may request a payment recalculation at any time. Simply fax a client-signed request to B2B Bank at 1.866.941.7711.

For more information or inquiries, please call Client Services at 1.800.263.8349.



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