

Unlimited Chequing Account

Effective May 1, 2010

Product features

Interest rates	See b2bbank.com for current interest rates. ¹
Monthly account fee	\$7.95

Everyday fees

Transfers between B2B Bank accounts or accounts at other financial institutions in Canada	Free
Pre-authorized deposits	Free
Monthly statements	Free
Chequing privileges	Unlimited
Cheques	Starter kit of three cheques and one reorder form provided.
Laurentian Bank ABM ² access	Free
ABM access	Interac ³ network (within Canada) per item \$1.50. PLUS ³ network (outside Canada) per item \$3.00.
Interac ³ Direct Payments	Unlimited
Pre-authorized debits	Unlimited
Bill payments	Unlimited

Service fees

Internet or IVR ⁴ access	Free
Transaction history	Free

Miscellaneous fees

Returned item	\$5
Non-sufficient funds (NSF) transaction	\$50
Early closure fee (before 90 days)	\$25
Dormant account reactivation	\$25

For more information, call **1.800.263.8349** or visit b2bbank.com.

The Unlimited Chequing Account product is maintained by B2B Bank but no longer offered for sale. ¹Interest rates are subject to change at any time without prior notice. ²ABM: Automated Banking Machine. ³Laurentian Bank of Canada authorized user of the mark. ⁴IVR: Interactive Voice Response (Telebanking). B2B Bank is a wholly-owned subsidiary of Laurentian Bank of Canada. B2B Bank acts solely in the capacity of lender and deposit account administrator and does not provide investment advice to individuals or advisors. B2B Bank does not endorse nor promote any investment programs or strategies. All fees are subject to applicable federal and provincial taxes when applicable and may change without prior notice. [®]B2B BANK is a registered trademark of B2B Bank.

