

# High Interest Savings Account (HISA)

## Business High Interest Savings Account (HISA)

For advisor information only

## B2B Bank HISA™

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Effective April 30, 2018

#### Product features

Interest rates	Visit <a href="http://b2bbank.com">b2bbank.com</a> for current interest rates. <sup>1</sup>
Interest calculation	Interest calculated daily on the closing balance and paid monthly.
Monthly account fee	None

#### 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	Not available
ABM <sup>2</sup> access	Not available
Interac <sup>3</sup> Direct Payments	Not available
Pre-authorized debits	Not available
Bill payments	Not available

#### Service fees

Internet or IVR <sup>4</sup> access	Free
Transaction history	Free

#### Miscellaneous fees

Returned item	\$5
Non-sufficient funds (NSF) transaction	\$50
Early closure fee (less than 90 days)	\$25
Inactive Accounts <sup>5</sup>	\$25/year from dormancy years 2 to 9 <i>After 10 years, if the account remains dormant, account balance will be transferred to the Bank of Canada.</i>

For more information, call **1.800.263.8349** or visit [b2bbank.com](http://b2bbank.com).

The High Interest Savings Account and Business High Interest Savings Account products are maintained by B2B Bank but no longer offered for sale. <sup>1</sup>Interest rates are subject to change at any time without prior notice. <sup>2</sup>ABM: Automated Banking Machine. <sup>3</sup>Laurentian Bank of Canada authorized user of the mark. <sup>4</sup>IVR: Interactive Voice Response (Telebanking). <sup>5</sup>Inactive account notices will be sent after two years or more of inactivity. If Inactive notice is acknowledged within 60 days there is no charge. If the balance of the dormancy account is less than the fee to be collected, the charges correspond to the remaining balance. B2B Bank is a wholly-owned subsidiary of Laurentian Bank of Canada. B2B Bank 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. <sup>TM</sup>B2B Bank HISA and <sup>TM</sup>B2B Bank Business HISA are trademarks of B2B Bank. <sup>®</sup>B2B BANK is a registered trademark of B2B Bank.

