

Unsecured Line of Credit

Effective November 15, 2012

Product features

Credit limit ¹	\$5,000 to \$50,000
Interest rate	See b2bbank.com for current interest rates. ²
Minimum monthly payment	3% of the outstanding balance or \$25; whichever is greater.

Everyday fees

Administration fee	Not applicable
Transactions	Free unlimited transactions
Cheques	First order of 50 cheques: free. Cost of additional cheques based on style and quantity ordered.
Chequing privileges	Free
Interac ³ Direct Payments	Free
Laurentian Bank ABM ⁴ access	Free
Other financial institution ABM withdrawals	Interac network (within Canada) per item \$1.50. PLUS ³ network (outside Canada) per item \$3.00.

Internet or IVR⁵ service fees

Internet or IVR access	Free
Transfers between B2B Bank accounts or accounts at other financial institutions in Canada	Free
Transfer-in — Electronic Funds Transfer (wire)	\$15
Bill payments	Free
Transaction history	Free

Miscellaneous fees

Monthly statements	Free
Returned item	\$5
Non-sufficient funds (NSF) transaction	\$50
Foreign currency conversion	\$6 plus spread

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

¹Subject to B2B Bank lending conditions and approval. ²Interest rates are subject to change at any time without prior notice. ³Laurentian Bank of Canada authorized user of the mark. ⁴ABM: Automated Banking Machine. ⁵IVR: Interactive Voice Response [Telebanking]. 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. ⁶B2B BANK is a registered trademark of B2B Bank.

