

Secured Line of Credit

Effective March 12, 2026

Monthly fees and payments

Minimum monthly payment	Interest only
Monthly account fee	Not applicable

Everyday fees

Administration fee	Not applicable
Transactions	Free unlimited transactions
Cheques	First order of 50 cheques: free. Fee for additional cheques based on style and quantity ordered.
<i>Interac</i> Direct Payments	Free
Pre-authorized deposit	Not applicable
Laurentian Bank ABM ¹ access	Free
Other financial institution ABM withdrawals	<i>Interac</i> : \$1.50 (within Canada) per item. PLUS*: \$3.00 (within Canada) per item.

Internet or IVR² service fees

Internet or IVR access	Free
Transfers between B2B Bank accounts or accounts at other financial institutions in Canada	Free
Bill payments	Free
Transaction history	Free

Miscellaneous fees

Monthly statements	Free
Returned item	\$5
Cheque from issuer or pre-authorized payment without sufficient funds (NSF). These fees do not apply: (a) More than once within a two-business-day period for the same account; (b) If the unauthorized overdraft is less than \$10.	\$10
Discharge fee	Secured Line of Credit: Alberta/Quebec: Not applicable British Columbia: \$75 Rest of Canada: \$250

For more information, call **1-800-263-8349** or visit **b2bbank.com**.

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