

Secured Line of Credit

Effective May 5, 2010

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.
Interac ¹ Direct Payments	Free
Pre-authorized deposit	Not applicable
Laurentian Bank ABM ² access	Free
Other financial institution ABM withdrawals	Interac: \$1.50 (within Canada) per item. PLUS ³ : \$3.00 (within Canada) per item.

Internet or IVR⁴ 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
Non-sufficient funds (NSF)	\$50
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**.

¹Laurentian Bank of Canada authorized use of the mark. ²ABM: Automated Banking Machine. ³Laurentian Bank of Canada authorized use of the mark. ⁴IVR: 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. [®]B2B BANK is a registered trademark of B2B Bank.