

B2B Bank Chequing Account

Effective January 18, 2019

Daily banking fees

Cheque clearing	Free
Electronic funds transfers	Free
Transfers between B2B Bank accounts	Free
Pre-authorized debits	Free
Bill payments	Free
<i>INTERAC</i> ® Debit ¹	Free

ATM access fees¹

THE EXCHANGE® Network ATMs	Free
Accel® debit payments network ATMs (U.S. only)	Free ^{1,2}
<i>INTERAC</i> ATMs	\$1.50 ¹
PLUS® Network ATMs (outside Canada)	\$4.00 plus a 2.5% foreign currency conversion fee ^{1,3}

Other fees

Sending <i>INTERAC</i> e-Transfers	\$1.00
Cheque supplies	Third party supplier fees apply. Fees vary by quantity and style.
Stop payment with complete details	\$12.50
Stop payment with partial details	\$20.00
Bank draft	\$10.00
Early account closure (within 90 days of opening)	\$25.00
Non-sufficient funds (NSF)	\$50.00
Returned items	\$5.00
Overdrawn interest rate	21% per annum ⁴

Dormant annual account fees⁵

2 year to 9 year	\$25.00 per year
10 year	\$40.00

Record keeping

Monthly online statement	Free
Monthly paper statement	Free

¹ Certain ATM operators, financial institutions and merchants may charge a convenience fee or a surcharge fee when using the *INTERAC*, PLUS, Accel or any other network other than THE EXCHANGE Network. These fees are not B2B Bank fees. ² Foreign currency transactions made by debit card and any fees charged by the ATM provider are converted to Canadian dollars at the exchange rate set by FICANEX Services Limited Partnership and Fiserv EFT in effect on the date the transaction is processed. Any fee charged by the ATM or network operator after conversion to Canadian dollars will then be added. Since exchange rates fluctuate, the exchange rate applied to your account will usually differ from the exchange rate at the time of the transaction. ³ Foreign currency transactions made by debit card and any fees charged by the ATM provider are converted to Canadian dollars at an exchange rate set by Visa International in effect on the date the transaction is processed. A fee of 2.5% of the transaction amount after conversion will be added, plus any fee charged by the ATM or network operator after conversion to Canadian dollars. Since exchange rates fluctuate, the exchange rate applied to your account will usually differ from the exchange rate at the time of the transaction. ⁴ Interest is calculated daily on the closing overdrawn balance and charged monthly. Each month you will deposit an amount that will cover the monthly overdrawn interest. ⁵ Inactive account notices will be sent at two, five and nine years of inactivity. If inactive notice is acknowledged within 60 days, there is no charge. If the balance of the dormant 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. All fees are subject to applicable federal and provincial taxes when applicable and may change without prior notice. ⁶ B2B BANK is a registered trademark of B2B Bank. ⁷ Visa Int./Laurentian Bank of Canada and B2B Bank, Licensed Users. ⁸ *INTERAC* is a registered trademark of Interac Inc., used under license. THE EXCHANGE[®] is a registered trademark of Fiserv, Inc., licensed for use in Canada by FICANEX Services Limited Partnership. Accel[®] is a registered trademark of Fiserv, Inc. or its affiliates.