

# LBC Digital Chequing Account

Effective October 20, 2019

## Daily banking fees

Monthly account fee	Free
Send and receive an <i>INTERAC</i> e-Transfer <sup>®+</sup>	Free
<i>INTERAC</i> <sup>®+</sup> Debit <sup>1</sup>	Free
Electronic funds transfers	Free
Cheque clearing	Free
Pre-authorized debits	Free
Bill payments	Free

## ATM access fees<sup>1</sup>

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

## Other fees

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 <sup>4</sup>

## Dormant annual account fees<sup>5</sup>

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

## Record keeping

Monthly online statement	Free
Monthly paper statement	Free

<sup>1</sup>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 Laurentian Bank of Canada fees. <sup>2</sup>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. <sup>3</sup>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. <sup>4</sup>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. <sup>5</sup>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. All fees are subject to applicable federal and provincial taxes when applicable and may change without prior notice. \*PLUS is a trademark of Visa. Visa Int., used under license. <sup>6</sup>INTERAC, INTERAC e-Transfer and INTERAC Debit are registered trademarks of Interac Corp., used under license. <sup>7</sup>THE EXCHANGE is a registered trademark of Fiserv, Inc., licensed for use in Canada by FICANEX Services Limited Partnership. <sup>8</sup>Accel is a registered trademark of Fiserv, Inc. or its affiliates.