

LBC Digital Chequing Account

Effective March 12, 2026

Available to existing LBC Digital clients only.*

Daily banking fees

Monthly account fee	Free
<i>Interac</i> ^{®†} Debit ¹	Free
Electronic fund transfers	Free
Cheque clearing	Free
Pre-authorized deposits/debits	Free
Bill payments	Free

ATM access fees¹

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

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
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.	\$10.00
Returned items	\$5.00
Overdrawn interest rate	21% per annum ⁴

Dormant annual account fees⁵

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

Record keeping

Monthly online statement	Free
Monthly paper statement	Free

*The LBC Digital Chequing Account is only available to existing LBC Digital clients. Restrictions may apply. ¹Certain 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. ²Foreign 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. ³Foreign 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. ⁴Interest 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. ⁵Inactive 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. [†]*Interac* and *Interac* Debit are registered trademarks of Interac Corp., 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.