

LBC Digital High Interest Savings Account (HISA)

Effective October 20, 2019

Daily banking fees

Monthly account fee	Free
Cheque clearing	Free
Electronic fund transfers	Free
Transfers between LBC Digital accounts	Free
Pre-authorized deposits	Free

Other fees

Returned item	\$5.00
Non-sufficient funds (NSF)	\$50.00
Early closure fee (within 90 days of opening)	\$25.00
Overdrawn interest rate	21% per annum ¹

Dormant annual account fees²

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

Record Keeping

Monthly online statement	Free
Monthly paper statement	Free

¹Interest 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. ²Inactive 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. Laurentian Bank of Canada does not provide investment advice to individuals or advisors.