



LBCDIRECT **PERSONAL**

Our electronic services online and by phone



**LAURENTIAN
BANK**

SIGN UP TODAY - IT'S EASY!

1 simple step and you can enjoy **24/7** access to electronic banking services through **LBCDirect**:

call 514-252-1846 or 1-800-252-1846 (toll-free) right now to get your unique access codes.



**Choose epost™
electronic billing service¹!**

Not only are they convenient and earth-friendly, but they can also save you money: up to \$3.00 per month².

ADVANTAGES

Manage your accounts and do your banking transactions **online, by phone** or right **on your mobile**.

- › Convenient
- › Free of charge³
- › Secure
- › Easy to use
- › Available anytime, anywhere!

To learn more about our electronic services, visit laurentianbank.ca/electronicsservices.

ALL YOU DAY-TO-DAY TRANSACTIONS³ AT YOUR FINGERTIPS!

Here is a comparative table of the banking transactions³ available using our electronic services. Find the one that best meets your needs at a glance.

Banking transactions	LBC Direct		ABM	
	Online	By phone or mobile	Laurentian Bank	THE EXCHANGE [®] Network
Account balance verification	X	X	X	X
Verification of your credit card balances	X	X		
Verification of your mortgage loan, personal loan and your other investment product balances	X			
Inter-account transfers	X	X	X	X ⁴
Transfer from another financial institution ⁵	X			
Interac e-Transfer ^{®6}	X			
Fund deposits ⁷ and withdrawals			X ⁴	X ⁴
Invoice consultation	X			
Invoice payment	X	X	X	
Set up Canada Revenue Agency (CRA) Direct Deposit	X			
Credit card cash advance	X		X	
Account transaction history	X	X	X	
Credit card account transaction history	X			
Transaction history download to your financial management software application (<i>Quicken, Money</i>)	X			
Change your PIN			X	X
Order cheques	X			



SUMMARY

Your financial profile at a glance.

SUMMARY

BANK ACCOUNTS

Account Name	Balance
The Operations Account 002-0000006-01	\$481.10
The Operations Account 002-0000006-03	\$446.68
Total	\$927.78

LINES OF CREDIT

Account Name	Balance Due
VISA EXPLORE 4544 9000 0000 0000	\$(1,573.33)
Total	\$(1,573.33)

LINES OF CREDIT

Account Name	Balance Due
Line of Credit 002-0000006-02	\$0.00
Total	\$0.00

TRANSACTION HISTORY

Search your history using various criteria:

- > Date
- > Transaction type
- > Description
- > Amount
- > Confirmation number
- > Cheque number

TRANSACTION HISTORY

Some products offer less than 24 months of online available data. In this case, all available history is displayed.

Balance **\$481.10**

[Show more account details](#)

Search Transactions

From Account: The Operations Account 002-0000006-01 [Balance: \$481.10]

By Date: From 03/09/2013 To 03/10/2013

By Month: June 2018

Advanced Options

Search by: **Search by Amount**

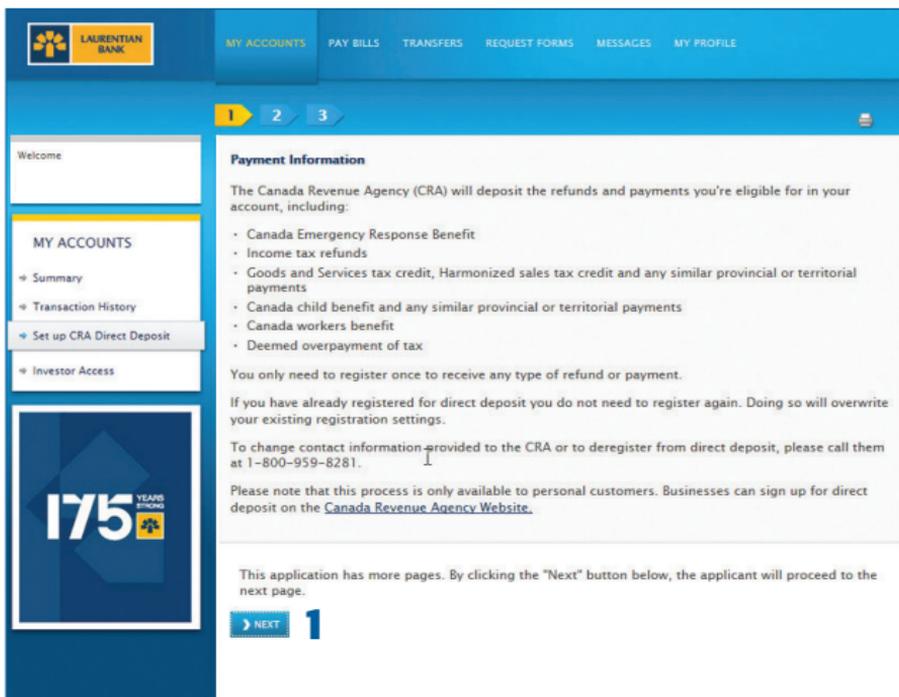
Download: [Dropdown menu]

The Operations Account 002-0020006-01

Date	Description	Debit	Credit	Balance
30-Sep-2013	Service charges	\$(3.20)		\$481.10
12-Sep-2013	LBC DIRECT - bill payment	\$(10.00)		\$484.30

SET UP CRA DIRECT DEPOSIT

Direct deposit is a fast and convenient way to receive your Canada Revenue Agency (CRA) payments and refunds.



The screenshot shows the Laurentian Bank website interface. The top navigation bar includes 'MY ACCOUNTS', 'PAY BILLS', 'TRANSFERS', 'REQUEST FORMS', 'MESSAGES', and 'MY PROFILE'. The 'MY ACCOUNTS' section is expanded, showing options like 'Summary', 'Transaction History', 'Set up CRA Direct Deposit', and 'Investor Access'. The main content area is titled 'Payment Information' and contains the following text:

The Canada Revenue Agency (CRA) will deposit the refunds and payments you're eligible for in your account, including:

- Canada Emergency Response Benefit
- Income tax refunds
- Goods and Services tax credit, Harmonized sales tax credit and any similar provincial or territorial payments
- Canada child benefit and any similar provincial or territorial payments
- Canada workers benefit
- Deemed overpayment of tax

You only need to register once to receive any type of refund or payment.

If you have already registered for direct deposit you do not need to register again. Doing so will overwrite your existing registration settings.

To change contact information provided to the CRA or to deregister from direct deposit, please call them at 1-800-959-8281.

Please note that this process is only available to personal customers. Businesses can sign up for direct deposit on the [Canada Revenue Agency Website](#).

This application has more pages. By clicking the "Next" button below, the applicant will proceed to the next page.

[NEXT](#) 1

1. Click Next to begin registering.
2. Choose the account into which the deposit will be made.
3. Enter your social insurance number.
4. Read and accept the terms of use.
5. Click **Submit** to send your request.

Note: If you are already registered with another financial institution, this new registration will replace any previous CRA direct deposit information and your future payments will be deposited into the account you have just registered.



PAYMENTS

The features are easy to use and offer plenty of possibilities. Carry out transactions on the same day,⁸ periodically or at a later date.

1 Add Payee Delete Payee Scheduled Payments

Make Payment Program Recurring Payment

From Account The Operations Account 002-0000006-01 [Balance: \$481.10]

Set as default account for bill payments

Pay	To	Reference Number	Date	Amount
<input type="checkbox"/>	CONCESSIONNAIRE AUTOMOBILE	5557	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	COMMISSION SCOLAIRE	12345	<input type="text"/>	<input type="text"/>
<input checked="" type="checkbox"/>	VISA BANQUE LAURENTIENNE	4544900000000000	13/06/2018	25.45

2

3

4

5

6

PAY BILLS CANCEL

1. Add the supplier to whom the payment is being issued.
2. Choose the account from which you're withdrawing the funds.
3. Select the supplier(s) you wish to pay.
If a reference number is not already associated with the supplier, enter the bill number for the payment.
4. Set the payment date for today's date or a later date.
5. Enter the payment amount.
6. Click **Pay bills** to complete the transaction.⁹

With this simple and practical tool, avoid late payments and pay your bills in a matter of minutes!

INTERAC E-TRANSFERS®⁶

You can use *Interac* e-Transfer®⁶ to send funds to anyone who holds a bank account with a participating Canadian financial institution and has an email address or mobile phone number.

A \$1 fee will apply for *Interac* e-Transfer®⁶, in addition to any withdrawal fees that may apply, if you do not have one of the following eligible plans: Gold Service, 60+ Gold Service, Transact without limit or 60+ Transact without limit.

The screenshot shows the 'SEND INTERAC E-TRANSFER' page. On the left is a navigation menu with 'TRANSFERS' selected. The main area contains the following fields and actions:

- 1**: 'Transfer To' dropdown menu with 'Add New Recipient' link below it.
- 2**: 'Send By' dropdown menu.
- 3**: 'Transfer From' dropdown menu.
- 4**: 'Amount' input field.
- 5**: 'Message' input field.
- 6**: 'SEND TRANSFER' button.

Additional text includes: 'Welcome', 'Last logged in on Thursday, February 28, 2019 at 11:59 AM EST.', 'Edit Recipients', 'Edit Sender Profile', 'View: Pending', 'History', and a warning: 'Do not put the answer to your security question in your message.'

1. Select the recipient. To send funds to a new person, you can click on Add New Recipient.
2. Select a transfer method: by email, mobile phone or both.
3. Choose the account from which the funds will be taken.
4. Indicate the amount to be transferred.
5. You may add a short message for the recipient if you wish. Do not put the answer to your security question in your message.
6. Click on **Send transfer**.

SECURE MESSAGING

Use our secure e-mail to communicate with us safely.

The screenshot shows the 'MESSAGES' section of the user interface. The navigation bar includes 'MY ACCOUNTS', 'PAY BILLS', 'TRANSFERS', 'REQUEST FORMS', 'MESSAGES', and 'MY PROFILE'. The 'MESSAGES' section contains the following content:

- A header 'MESSAGES'.
- A message: 'To send us a message, please click on [Contact Us](#).'
- A section header 'PERSONAL MESSAGES'.
- A sub-section header 'Messages'.
- A message: 'Bienvenue dans votre nouveau service BLCDirect!'. Below it are links for 'Read More' and 'Delete'.



TRANSFERS

Transfer money easily:

- > between your **Laurentian Bank accounts**
- > between your Laurentian Bank accounts and **accounts at another financial institution.**⁵

1. Enter the amount you wish to transfer.
2. Select the source account.
3. Select the destination account.
4. Indicate the transfer date (immediately, postdated or periodic).
5. Click **Submit**.



LBCDIRECT MOBILE

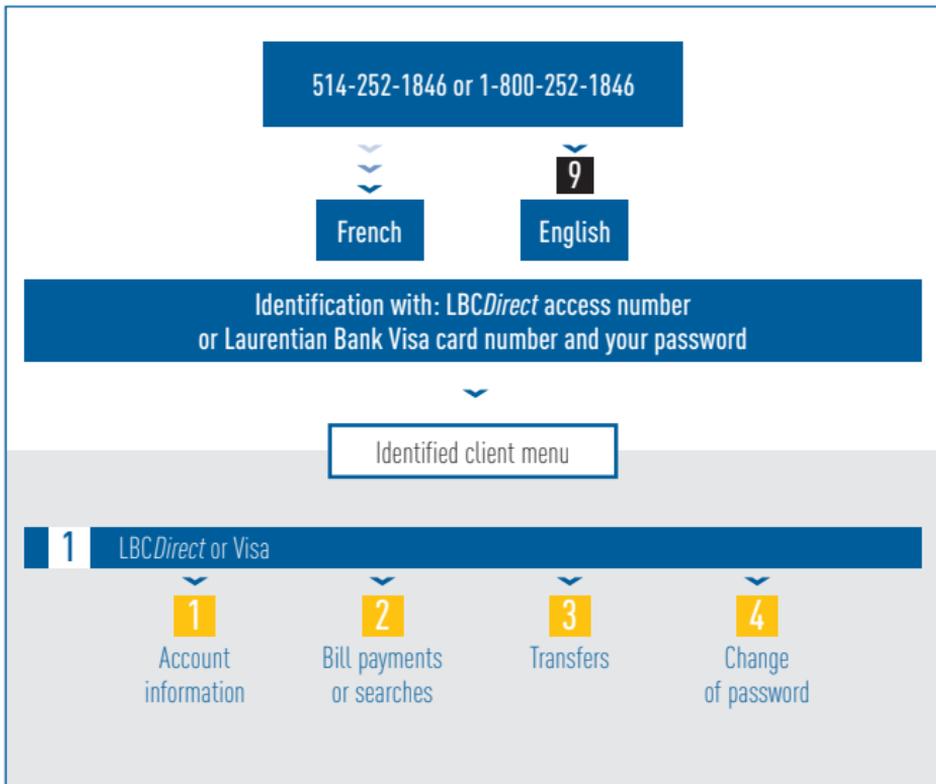
Mobility is one of our greatest modern-day advantages. That's why our specialists created a mobile version of our LBCDirect site for easier navigation on all your mobile devices.

On the LBCDirect site, **click "Mobile Site"** in the lower right-hand corner of your browser screen. You will be directed to our mobile version, whose display settings are tailored to your screen. You will then be able to add the LBCDirect shortcut on the welcome screen of your mobile devices so you can easily log in for your future transactions.¹⁰

Call 514-252-1846 or toll-free at 1-800-252-1846 to access our LBCDirect platform by phone.

Enter your access number and password, and **press 1** to use LBCDirect. You can follow the voice prompts of our automated service or refer to the instructions below at anytime.

Press 9 for English.



ACCOUNT INFORMATION (PRESS 1)

Get a quick overview of your account balances or your latest transactions.

To check your **account balances**,
press 1.

1. Select the account for which you'd like information.
 - a. Press the pound key (**#**) for the list of your accounts.
 - b. Enter the 2-digit suffix of the account you want to select.

To get a **list of your latest transactions**,
press 2.

1. For a list of your 20 most recent transactions, press **#**.
2. Select the account for which you'd like information.
 - a. Press **#** for the list of your suffixes.
 - b. Enter the 2-digit suffix of the account you want to select.
3. For a list of transactions made since a specific date, enter the date (day and month) that you'd like to use.¹¹ For example, enter 1404 for April 14.
 - a. Press **#** for the list of your suffixes.
 - b. Enter the 2-digit suffix of the account you want to select.

Press the star key (*****) to return to the main menu of Laurentian Bank's telebanking services.

BILL PAYMENTS OR SEARCHES (PRESS 2)

Pay your bills quickly.^{8,9}

To **pay a bill**, **press 1.**

1. Talk to a customer service agent to register the supplier that you want to pay. You need to do this only when you add a new supplier. Afterwards, you will simply need to select the supplier.
2. Enter the last 3 digits of the account number associated with the bill to be paid.
3. Enter the payment amount using your phone dial pad and press **#**.
4. Select the account from which you're withdrawing the funds.
 - a. Press **#** for the list of your accounts.
 - b. Enter the 2-digit suffix of the account you want to select.
5. **Press 1** to confirm the transaction.⁹

To **search for a bill payment made using LBCDirect**, **press 2.**

1. Enter the last 3 digits of the account number associated with the bill you are searching for.
2. **Press 1** for the date of the last payment made to this supplier, the amount paid and the transaction confirmation number.

Press the star key (*) to return to the main menu of Laurentian Bank's telebanking services.

TRANSFERS (PRESS 3)

Transfer funds between your Laurentian Bank accounts in no more than a few seconds.¹²

1. Select the account from which you're withdrawing the funds.
 - a. Press # for the list of your accounts.
 - b. Enter the 2-digit suffix of the account you want to select.
2. Select the account to which the funds will be deposited.
 - a. Press # for the list of your accounts.
 - b. Enter the 2-digit suffix of the account you want to select.
3. Enter the amount using your dial pad and press #.
4. Press 1 to confirm the transaction.⁹

Press the star key (*) to return to the main menu of Laurentian Bank's telebanking services.

CHANGE OF PASSWORD (PRESS 4)

Change your password by phone.

1. Enter your new 4-digit password.
2. Enter your new 4-digit password again to confirm.

SIGN UP TODAY!

For more information on LBCDirect services:



Talk to one of our branch team members.



Call one of our customer service agents at **514-252-1846** or toll-free at **1-800-252-1846**.



Visit laurentianbank.ca



To view LBCDirect information capsules, go to:
laurentianbank.ca/lbcdirect

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THE EXCHANGE® is a registered trademark of Fiserv, Inc., licensed for use in Canada by FICANEX Services Limited Partnership.

Interac e-Transfer® is a registered trademark of Interac Inc., used under licence.

1. You must register for epost™ to access electronic statements. For more information, please visit laurentianbank.ca/epost. **2.** Charges of \$3.00 may apply for each paper statement issued by the Bank. A statement is issued for each account or product that you hold. An additional \$3.00 charge applies if you choose to receive the "Super Statement" and this statement is not included in your banking plan. You will receive a bank statement only when you conduct more than five transactions per month. Applicable account maintenance fees will continue to be charged to your account. **3.** Charges may apply for some transactions. **4.** This service is available to all retail and commercial clients with a LBC client card. **5.** Charges may apply depending on your banking plan or account features. Refer to the "My Money" brochure for information on applicable charges. Please note that amounts transferred will be held for five (5) business days. To make a transfer to another banking institution, you must first provide a cheque specimen to register the information to your account. **6.** Some restrictions may apply. Transfers sent are subject to the following limits: \$3,000 per transaction, \$10,000 per seven-day period and \$20,000 per 30-day period. Withdrawal fees may apply according to your account type or banking plan, or if you exceed the number of transactions authorized per month. If you have a minimum daily balance of \$3,000 or more, no additional withdrawal fees will be applied. If you have one of these plans: The Gold Service, The Gold Service (60+ Advantage), Transact without limit and Transact without limit (60+ Advantage), the Interac e-Transfer® is free of charge, if not a \$1 fee will apply, in addition to any withdrawal fees that may apply. For more details on receiving limits, on Interac e-Transfer® or on applicable charges, refer to laurentianbank.ca or the "My Money" brochure. **7.** Some restrictions may apply. Please note that amounts transferred will be held for five (5) business days. **8.** The service is available 24 hours a day, 7 days a week, except for brief system maintenance interruptions. However, please note that transactions made after 8:45 p.m. (ET) are dated for the next day, and that you must allow at least two (2) business days for the payment to be submitted to the supplier (including Laurentian Bank Visa). **9.** Transaction or administration fees may apply depending on your banking plan or account features. Refer to the "My Money" brochure for information on applicable charges. **10.** Some transactions are available only on our full site. Visit the original site if needed: laurentianbank.ca. Refer to the table on page 3 for more details. **11.** Obtain the list of your transactions for up to the last 60 calendar days. **12.** Transfers to another banking institution are not possible using the LBCDirect phone service and the LBCDirect mobile site.



LAURENTIAN
BANK