



MY MONEY

FADOQ

PERSONAL BANKING



LAURENTIAN
BANK

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Fee structure in effect as at March 1, 2021.

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MY FADOQ BANKING PLANS

Our banking plan for the FADOQ¹ is designed especially for FADOQ members.¹

THE FADOQ BANKING PLAN¹

Interest rate²

Interest rate applicable to your entire account balance:

- › Interest rate: _____ %
- › Rate effective: _____

Account Service Fees

- › Paper bank statement: \$3.00⁴
- › Electronic bank statement via epost™: no charge^{3,4}

Features^{5,6}

Ten no fee transactions per month including:

- › Personal cheque transactions
- › Withdrawals at Laurentian Bank ABMs
- › Transfers via *LBCDirect* or at Laurentian Bank ABMs
- › Bill payments at Laurentian Bank ABMs
- › Transfers and bill payments via *LBCDirect*, telephone or online banking
- › Purchase transactions via *Interac*®⁶ Direct Payment
- › Automatic debits

Fees applicable to extra transactions

As of the 11th transaction during the month:

- › Withdrawal: \$1.00
- › Pre-authorized debit: \$1.00
- › Cheque: \$1.25
- › Transfer via *LBCDirect*: \$1.00
- › Transfer via an automatic banking machine: \$1.00
- › Bill payment via *LBCDirect*: \$1.00
- › Bill payment via an automatic banking machine: \$1.00 + \$1.00 for bill processing fees de la facture

Refer to page 11 for a detailed list of bank charges.

Allow 5 to 10 business days before the interest rate and banking plan features of the FADOQ are linked to your account. Accordingly, ten transactions per month will become free and interest (if any) will be posted to your account only 5 to 10 business days after opening the account.

All transactions exceeding the ten free transactions per month are subject to regular fees.

Our FADOQ EXTRA PLAN⁷ is designed especially for FADOQ Gold Privilege Visa* cardholders.¹

THE FADOQ EXTRA PLAN⁷

Interest rate²

Interest rate applicable to your entire account balance:

- › Interest rate: _____ %
- › Rate effective: _____

Account Service Fees

- › Paper bank statement: \$3.00⁴
- › Electronic bank statement via epost™: no charge^{3,4}

Features^{5,6}

Unlimited transactions among the following:

- › Personal cheque transactions
- › Withdrawals at Laurentian Bank ABMs
- › Transfers via *LBCDirect* or at Laurentian Bank ABMs
- › Bill payments at Laurentian Bank ABMs
- › Transfers and bill payments via *LBCDirect*, telephone or online banking
- › Purchase transactions via *Interac*®⁶ Direct Payment
- › Automatic debits

Fees applicable to extra transactions

Refer to page 11 for a detailed list of bank charges.

Allow 5 to 10 business days before the interest rate and banking plan features of the FADOQ extra plan are linked to your account. Accordingly, transactions will become free and interest (if any) will be posted to your account only 5 to 10 business days after opening the account.

If you cancel your credit card, your banking plan will be closed and automatically replaced with the FADOQ banking plan.

RECOMMENDATIONS TO PROTECT YOUR BANK CARDS

Choose a different PIN or password for each of your cards.

Choose a PIN or a code that is easy for you to remember, but difficult to guess. Never choose your date of birth, your phone number or any other code of this type.

Memorize your PINs and passwords. Don't write them down anywhere and never give them to anyone.

Always keep an eye on your card during a transaction and never lend it to anyone.

Shield the keypad when you enter your PIN at a banking machine or on an *Interac*® point-of-sale terminal.

Check your account and credit card statements regularly. If there are any anomalies, contact right away the Telebanking Center by calling 1-800-252-1846 (toll-free).

Immediately notify us if one of your cards is lost or stolen.

Contact us as soon as possible if you have any reason to believe the security of your cards or PIN has been compromised.

It's best to have a four-digit PIN when travelling, since they are more commonly used abroad.⁹

MEASURES TO KEEP YOUR ONLINE TRANSACTIONS SECURE

Never send confidential information (account numbers, card numbers, passwords, etc.) by email. The Bank does not and will not ever email its clients to ask them for personal or confidential information.

To connect to *LBCDirect*, you must always use Laurentian Bank's official web address: www.laurentianbank.ca.

Avoid using software that saves passwords.

Never leave your computer unattended during an *LBCDirect* session.

Always close an *LBCDirect* session by clicking on the closing box in the upper right-hand corner of the screen.

Always empty your browser cache after each *LBCDirect* session.

Use a recommended browser with 128-bit encryption.

Install effective antivirus software and a firewall, and update them regularly.

Never download software or accept a file or attachment from websites, chat rooms or news groups unless you are absolutely sure of their authenticity.

Disable the computer's file sharing function.

Before conducting an online financial transaction with your credit card, ALWAYS make sure that you are on a secure site—there should be an icon of a locked padlock in the lower right-hand corner of the browser window, and the address of the website should start with the letters "https" (which confirm that the site is secure). You should be able to ascertain the legitimacy of the security certificate issued for it by double clicking on the padlock.

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MY ACCOUNT APPLICATION FORM

The first thing to do when you want to manage your money is obviously to open an account at a financial institution. Would you like to open an account? Come see us, and be sure to bring the following information to complete your application:⁹

- › Your contact information
- › Your date of birth
- › Your occupation
- › An original, valid, undamaged piece of identification from Group A
- › Another piece of identification from Group A or B, or a reference from a client in good standing with us, or a reference from a person with a good reputation in the community where the branch you deal with is located.

ACCEPTED PIECES OF IDENTIFICATION

Group A

- › Your driver's license (Canadian or foreign)
- › Your passport (Canadian or foreign)
- › Your Canadian citizenship card (issued before 2012)
- › Your permanent resident card
- › Your Secure Certificate of Indian Status issued by the Canadian government
- › Your provincial or territorial health insurance card, as permitted to be used for identification purposes under provincial or territorial law
- › Your identification card issued by a provincial or territorial government authority, or one of its agents that can serve as your identification - the card must bear your photograph and signature.

Group B

- › An employee identification card issued by a well-known employer and bearing your photograph
- › A bank, client or automated banking machine card issued by a member of Payments Canada and bearing your name and signature
- › A credit card issued by a member of Payments Canada and bearing your name and signature
- › A Canadian National Institute for the Blind (CNIB) client card bearing your photograph and signature
- › A personal reference from a client in good standing at the Bank or a reference from a person with a good reputation in the community where the branch you deal with is located.

4

THE HOLDING PERIODS ON MY FUNDS

The Bank puts a hold on all cheques and instruments ("Instrument") deposited to your account. However, our release of funds to you does not mean that the cheque or other Instrument cannot be returned for another reason. If the cheque is refused on any other grounds once the hold period is expired, the cheque amount could be charged to your account.

Instrument drawn on a financial institution located in Canada

- > The maximum hold period on a deposited cheque is five business days, regardless of the amount deposited.

Instrument drawn on a financial institution outside Canada and Instrument in foreign currency

- > Instrument drawn on a financial institution located in the United States and Instrument in US currency: maximum hold period of 20 business days
- > Instrument drawn on a financial institution located outside Canada and the United States and Instrument in foreign currency: maximum hold period of 30 business days

EXTENDED HOLD

In certain circumstances, the hold period may be extended, regardless of the financial institution on which the Instrument is drawn. The following describe the circumstances under which the Bank may hold funds for longer periods than those stated above:

- > Your account has been open for less than 90 days;
- > Anomalies with the Instrument require further investigation;
- > The Instrument has been endorsed more than once;
- > The Instrument is stale-dated.

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PAY-PER-USE FEES FOR MY BANKING SERVICES¹⁰

The Bank offers you a host of services for your banking affairs, for different fees. If you have one of our banking plans, some of these fees may be included in your plan's fixed monthly fee.

INFORMATION

Administration fee applicable to each payment and each information request and disclosure made by a third party in relation to administrative or legal proceedings, as per applicable laws (e.g., seizure, bankruptcy, alimony)	\$10.00
Printing or reprinting of an account statement	\$3.25 per statement
Research related to an account > Within 90 days of the transaction date > 90 days or more after the transaction	\$5.00 per item \$40.00 per hour (min. \$20.00, taxes not included)
Information on your account balance > At a Laurentian Bank or THE EXCHANGE [®] ABM or through LBC <i>Direct</i> > By calling at the branch	No charge \$5.00
Estate > Administration fees to analyze and process the banking file (Fees specifically related to products and services held by the deceased apply.)	\$350.00

INTERNATIONAL SERVICES

Foreign currencies accepted: US dollar (US\$), euro (€), pounds sterling (£) and Swiss franc (CHF)

Deposit of US dollar bills into a Canadian account › CAN\$1,000 or less › More than CAN\$1,000	\$3.00 No charge
Foreign currency cheque drawn on a Canadian dollar account¹¹	\$15.00
Deposit of a foreign currency cheque into a Canadian dollar account¹¹ If a foreign currency cheque (deposited into a CAN\$ account) is returned due to non-sufficient funds or for any other reason, the client assumes any loss resulting from fluctuations in the exchange rate that applies to the currency from the date the cheque was deposited to the date it was returned.	
Foreign currency instrument › Sent for collection › Sent for collection and returned unpaid › Received for collection (The issuing bank's fee—if applicable—and correspondence charges are not included.)	\$40.00 \$40.00 \$40.00
Foreign currency instrument deposited into a Canadian dollar account and returned unpaid	\$20.00
Cashing or deposit of a foreign currency instrument into a Canadian dollar account › CAN\$50 or less › CAN\$50.01 to CAN\$1,000 › More than CAN\$1,000	No charge \$6.00 \$9.00
Stop payment on a payment item in Canadian dollars, US dollars or Euros. (The issuing bank's fee—if applicable—and correspondence charges are not included.)	\$20.00
Electronic fund transfer › Sent in Canada › Sent abroad › Received	Min. \$20.00 Min. \$30.00 \$15.00
Bank draft in foreign currency	\$8.50

CHEQUES

Cheques to send monthly › Account with statement only	\$0.35 per cheque (min. \$3.25)
Official cheque	\$10.00
Unencoded or cancelled cheque or cheque that does not comply with magnetic encoding standards	\$5.00
Cheque or direct debit without sufficient funds (NSF)	\$65.00 for issuer of cheque
Cheque or direct debit without sufficient funds paid by the Bank (plus interest on the overdraft if applicable)	\$5.00
Cheque or preauthorized debit paid without sufficient funds	\$5.00
Postdated cheque	\$5.00
Returned cheque › Cheque deposited or cashed and returned unpaid to beneficiary	No charge to the beneficiary
Cheque drawn on a non-chequing account	\$6.50
Stop payment on a cheque or direct debit › Complete information provided by the client › Incomplete information provided by the client	\$13.00 \$20.00
Payment by cheque	\$1.25

MISCELLANEOUS

Client card replacement As of the 2nd replacement during the same year	\$5.00 per additional card
Fees for payment of public utility bills > At a Laurentian Bank automated banking machine or through LBCDirect (When paying a bill at a Laurentian Bank ABM or through LBCDirect, withdrawal fees related to the account apply in addition to any bill payment fees, if applicable.)	\$1.00
ABM network access fees > THE EXCHANGE [®] Network ABM > Laurentian Bank ABM > Interac [®] Network ABM > PLUS* Network ABM > Accel [®] Network ABM	No charge No charge \$2.00 \$4.00 Fees may apply.
ABM transaction fees > Withdrawal > Transfer > Foreign currency conversions on any transaction at a PLUS* Network ABM (abroad) (Transactions done at an ABM carry fees applicable to the Business account.)	\$1.00 \$1.00 Exchange rate in effect at the time of conversion, plus 2.5% of the converted amount
Printing of a partial statement at an ABM (history of the last ten transactions of the last quarter)	\$0.75
Transfers between Laurentian Bank accounts > At a Laurentian Bank ABM > Through LBCDirect > To cover non-sufficient funds (NSF): – with prior authorization – without prior authorization – Automatic transfers (upon opening, fixed frequency and amount) > Telebanking Center telephone support when requesting a fund transfer (per transfer request)	Depends on account features No charge \$5.00 \$5.50 \$6.00 \$5.00 per transfer request

MISCELLANEOUS

Interac e-Transfer^{®12}	\$1.00
Dormant account No transactions carried out for at least one year. > If the client responds to the inactive account notice within the 90-day limit > If the client doesn't take action on the inactive account notice within the 90-day limit – for the 1st dormant year – from the 2nd to 4th dormant year – from the 5th to 8th dormant year – for the 9th dormant year If the balance is less than the amount to be collected, the charges will correspond to the outstanding balance and the account will be closed without further notice.	No charge \$15.00 \$30.00 per year \$40.00 per year \$45.00 per year
Request to transfer an account to another financial institution	\$20.00
Special request related to the account	\$40.00 per hour (min. \$20, taxes not included)
Closing an account > Open for 90 days or less > Open for more than 90 days	\$20.00 No charge
Interac[®] Direct Payment	\$1.25 per transaction
Annual interest on authorized or unauthorized overdraft	22%
The "Super Statement"	\$2.50 per statement

Notice of fee changes:

Laurentian Bank reserves the right to modify fees or introduce new charges by sending written notice to all clients who receive a statement or, in all other cases, by posting a notice at its branches and/or at its automated banking machines.

Laurentian Bank is committed to customer satisfaction. Feel free to share your comments or complaints with us. Settlement procedures:

Step 1:

Start by contacting your branch manager or the Laurentian Bank Telebanking Services:

Phone: 514-252-1846 or toll-free 1-800-252-1846

Email: www.laurentianbank.ca under the «Contact us» section.

Step 2:

If you are not satisfied with the response you received, please get in touch with the Laurentian Bank Customer Inquiries department:

Laurentian Bank
Customer Inquiries

1360 René-Lévesque Boulevard West, suite 600

Montréal, Quebec H3G 0E5

Phone: 514-284-3987 or toll-free 1-877-803-3731

customer_inquiries@laurentianbank.ca

We are committed to respond to your request within a maximum of 5 working days. Subsequently, the person in charge of your file at hand will take all necessary measures to try to resolve the problem as quickly as possible.

Step 3:

If the issue is still not resolved to your satisfaction after the second step, please get in touch with the Laurentian Bank Ombudsman's Office, preferably in writing, using the following contact information:

Laurentian Bank
Ombudsman's Office

1360 René-Lévesque Boulevard West, suite 600

Montréal, Quebec H3G 0E5

Phone: 514-284-7192 or toll-free 1-800-479-1244

Fax: 514-284-7194 or toll-free 1-800-473-4790

ombudsman@laurentianbank.ca

Step 4:

Ultimately, you can get in touch with the Ombudsman for Banking Services and Investments using the following contact information:

401 Bay Street, Suite 1505

P.O. Box 5

Toronto, Ontario M5H 2Y4

Phone: 416-287-2877 or toll-free 1-888-451-4519

Phone (TTY): 1-855-889-6274

Fax: 416-225-4722 or toll-free 1-888-422-2865

ombudsman@obsi.ca

You can also get in touch with the Financial Consumer Agency of Canada (FCAC) using the following contact information:

427 Laurier Avenue West, 6th floor

Ottawa, Ontario K1R 1B9

Phone: 613-996-5454 or toll-free 1-866-461-3222

Phone (TTY): 613-947-7771 or toll-free 1-866-914-6097

Fax: 613-941-1436 or toll-free 1-866-814-2224

www.fcac-acfc.gc.ca

Other avenues

If the problem is related to a personal information issue, you may get in touch with the Privacy Commissioner of Canada using the following contact information:

30 Victoria Street

Gatineau, Quebec K1A 1H3

Phone: 819-994-5444 or toll-free 1-800-282-1376

Phone (TTY): 819-994-6591

Fax: 819-994-5424

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1. To benefit from this exclusive offer plan, you must be an active member of the FADOQ. The benefits provided by the plan cannot be combined with another offer from the Laurentian Bank. One banking plan per account. If a client is no longer an active FADOQ member, their plan will be cancelled and they will be billed on an à la carte basis until they choose a new plan.
2. To confirm rate in effect, call 514-522-6345 or 1-888-823-7337, visit www.laurentianbank.ca/fadoq or visit a branch. Simple interest is calculated based on the minimum daily balance and is paid monthly. Certain conditions apply and the Bank reserves the right to modify the interest rate without notice.
3. You must register with Canada Post's epost™ service to access your electronic statements.
4. A bank statement will be issued only if you make five transactions or more per month. Applicable account maintenance fees will continue to be charged to your account.
5. Additional transactions above and beyond the offer plan are subject to regular banking plan fees. For more information on these services and banking fees, please refer to pages 11 to 15.
6. Some retailers and automatic banking machine providers charge user fees. These fees are not Laurentian Bank service charges.
7. To benefit from this exclusive plan, you must be a member of the FADOQ and be a FADOQ Gold Privilege Visa cardholder. The benefits provided by the plan cannot be combined with another offer from the Laurentian Bank. One banking plan per account.
8. Note that this does not guarantee you will be able to use your cards everywhere since each financial institution decides how many PIN digits its automated banking machines require.
9. Before issuing your client card, the Bank may ask you to consent to a credit check. Moreover, the Bank may also ask you questions about the ID you are submitting, in order to comply with the law.
10. The listed fees are not Visa card fees.
11. If an instrument is denominated in a currency other than the currency of the account and the instrument is to be credited or debited from the account, you agree that Laurentian Bank may convert the instrument at the applicable conversion rate that it has established for the account. Laurentian Bank is not liable for losses related to currency conversions, including those resulting from a change in our conversion rates occurring between the date of conversion of the instrument and the date of its processing or return.
12. *Interac e-Transfer®* fees of \$1 are not refundable. Withdrawal fees not included. If you have a plan and do not exceed the number of transactions allowed per month or if you keep a minimum monthly balance of \$3,000 or more, no additional fees will apply.

**For more information,
contact your advisor.**

**Call 514-252-1846 or 1-800-252-1846 (toll-free).
Visit www.laurentianbank.ca.**



**LAURENTIAN
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