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## LAURENTIAN BANK ENHANCES ITS FIVE-YEAR *XTRA* MULTI-RATER GIC

**Montréal, January 15, 2010** – In a market where competitiveness calls the shots, Laurentian Bank is setting the pace by enhancing its five-year *Xtra* Multi-Rater GIC<sup>1</sup>, a unique, progressive rate vehicle designed for investors looking for positive returns and flexibility alike. This product, which not only guarantees the capital invested but also the return, is being offered until March 31, 2010 only with an enhanced first year rate of 1.25% for amounts under \$25,000, and 2.00% for amounts of \$25,000 or more on a five-year term. As such, this GIC improves the compound rate to offer the saver a substantially greater return.

Eligible in an RRSP, RRIF or a TFSA, the *Xtra* Multi-Rater GIC allows investors to gain an added degree of flexibility in their investment portfolio by extending the possibility of reinvesting in full on each contribution anniversary date (1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> or 4<sup>th</sup> year). Thus, the saver enjoys a greater ability to react when interest rates rise. As is the case for all guaranteed investment certificates, the capital invested in this particular vehicle is protected, and the investor can benefit from a higher return from one year to the next.

The *Xtra* Multi-Rater GIC is being offered at all Laurentian Bank branches and online at [www.laurentianbank.ca](http://www.laurentianbank.ca).

### About Laurentian Bank

Laurentian Bank of Canada is a banking institution operating across Canada and offering its clients diversified financial services. Differentiating itself through excellence in service, as well as through its simplicity and proximity, the Bank serves individual consumers and small and medium-sized businesses. The Bank also offers its products to a wide network of independent financial intermediaries through B2B Trust, as well as full-service brokerage solutions through Laurentian Bank Securities.

Laurentian Bank is well established in the Province of Quebec, operating the third-largest retail branch network. Elsewhere throughout Canada, it operates in specific market segments where it holds an enviable position. Laurentian Bank of Canada has more than \$22 billion in balance sheet assets and more than \$14 billion in assets under administration. Founded in 1846, the Bank employs more than 3,500 people.

-30-

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<sup>1</sup> Some conditions apply. Offer is subject to change at any time and without notice. The bonus interest applies to the posted rate during the 1st year of the 5-year *Xtra* Multi-Rater GIC. It is granted when the client contributes to an RRSP before March 31st, 2010 or transfers an RRSP from another institution before March 31st, 2010. Investment renewals and other types of GICs are not eligible to this promotion. The rate of the 5-year *Xtra* Multi-Rater GIC is subject to change at any time without notice. The minimum investment of the *Xtra* Multi-Rater GIC is \$500. Offer runs until March 31st, 2010.