

Enjoy more, pay less with RBC Bank cross-border banking

Do you spend time in the U.S to shop, vacation, work or study? With an RBC Bank™ U.S.-based chequing account and credit card bundle, every time you head south, you can:

- Save time and money with free, instant transfers between your RBC Royal Bank® account (Canadian) and your RBC Bank account (U.S.)¹ – Canadian funds are automatically converted before they're transferred
- Protect yourself from the impact of fluctuating exchange rates by conveniently transferring more money at one time – plus receive one of RBC's best exchange rates with the Premium Checking account
- Save up to 2.5% on foreign transactions when you use an RBC Bank credit card for U.S. purchases, including hotel, flight and online purchases
- Earn RBC Rewards® points on credit card purchases² – plus you can convert and transfer points to your Canadian RBC Rewards account³
- Earn higher interest on your U.S.-dollar savings with a Preferred Money Market Savings account⁴



RBC Bank chequing accounts

Account Features	Direct Checking	Premium Checking
Minimum account balance	No	No
Monthly debits included	10 debits per month ⁵ \$1 per additional debit	Unlimited
Reimbursement of other banks' ATM fees ⁶ (upon request)	Up to 2 per month	Up to 4 per month
Foreign exchange rates	Standard rates	Preferred rates – one of the best offered by RBC
Interest earned on balances	No	Yes
Free ID theft restoration service	No	Yes
Fee with eStatements	\$3.95/month	\$9.95/month or \$99.95/year
Fee with paper statements	\$5.95/month	\$11.95/month or \$119.95/year



No annual fee⁷ RBC Bank Visa[®] Signature Black credit card at a glance

RBC Rewards points	Earn 1 RBC Rewards point for each \$1 spent ² Earn double points for the first 90 days ⁸
Cell phone protection ⁹	Up to \$200
Travel accident ⁹	\$500,000
Lost luggage reimbursement ⁹	Up to \$3,000
Purchase security ⁹	Up to \$500 per claim
Travel and emergency assistance ⁹	Yes
Roadside assistance ⁹	Yes

RBC Bank Preferred Money Market Savings account⁴ at a glance

Saving for a U.S. home or extended trip? An RBC Bank Preferred Money Market Savings account keeps your funds in U.S. dollars and protects you from exchange rate fluctuations while you earn more interest on your funds.

- Make up to 6 debit transactions per month – free of charge¹⁰
- Funds are FDIC insured¹¹
- Easily access your money through online banking
- Deposit U.S. cheques using your smart phone or tablet with U.S. Remote Deposit¹²

Apply online at rbcbank.com/applynow

To talk to an RBC cross-border banking specialist:

- Find a branch near you
- Call 1-800 ROYAL[®] 5-3



Helping Canadians buy property in the U.S.

RBC Bank is the only mortgage provider dedicated to helping Canadians purchase property in all 50 U.S. states.¹³

- RBC Bank reviews your Canadian credit history and RBC Royal Bank relationship to help you secure financing.
- We do not charge a foreign national premium.
- Our cross-border mortgage team will guide you through the mortgage process, which is quite different in the U.S.



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¹ All other trademarks are the property of their respective owners.

RBC Bank is RBC Bank (Georgia), National Association ("RBC Bank"), a wholly owned U.S. banking subsidiary of Royal Bank of Canada, is a member of the U.S. Federal Deposit Insurance Corporation ("FDIC"). U.S. deposit accounts are insured by the FDIC up to the maximum amount permissible by law. U.S. banking products and services are offered and provided by RBC Bank. Canadian banking products and services are offered and provided by Royal Bank of Canada. U.S. deposit accounts are not insured by the Canada Deposit Insurance Corporation ("CDIC").

² Standard account charges may apply. Maximum transaction limits may apply and are subject to change. Availability of the money will depend on the time when it is sent from RBC Royal Bank or RBC Bank. Transaction may not appear on your RBC Bank (U.S.) account transaction history until the following day but will reflect the date of transfer.

³ Refer to the RBC Rewards Program Rules and Conditions provided with your card for details. RBC Rewards points are not earned on balance transfers and cash advances.

⁴ When transferring points, points are converted at a 2 to 1 ratio from RBC Bank to Royal Bank of Canada – meaning for every 2 RBC Rewards points transferred from your RBC Bank account, you will receive 1 RBC Rewards point from Royal Bank of Canada. Once points are transferred, points will be guided by the Terms and Conditions of the RBC Rewards Program at Royal Bank of Canada. For complete terms, conditions and restrictions that apply to the RBC Rewards program, please visit www.rbcbankrewards.com or call 1-888-257-6837.

⁵ Federal law requires that no more than six preauthorized or automatic transfers (including online and telephone transfers) to other accounts you have with us or to third parties may be made from the Preferred Money Market savings account during any statement cycle. Excessive preauthorized transfers may result in fees being charged and/or a conversion of your account to a different account type.

⁶ Debit transaction charges do not include service charges and online fund transfers such as a transfer to a deposit account, a credit card payment and north and south transfers from an RBC Royal Bank account and RBC Bank account in the same name.

⁷ If ATM fees apply, during the process, you will be notified of the fee and will be required to accept the fee if you desire to complete the transaction.

⁸ Additional credit card transaction fees will apply as follows: Balance Transfers – Either \$10 or 3% of the amount of each transfer, whichever is greater (after the end of the introductory period, the maximum fee is \$99). The Balance Transfer fee has no maximum during the introductory period (first 6 monthly billing cycles); thereafter, this fee will be a maximum of \$99 per Balance Transfer. Cash Advances – Either \$5 or 3.5% of the amount of each Cash Advance, whichever is greater. Foreign Transaction Fee – 1.5% of the U.S. Dollar amount of the foreign transaction regardless of whether the transaction is made in U.S. Dollars or in a foreign currency (exception: Puerto Rico and U.S. Virgin Islands). Late Payment Fee – Up to \$35. Returned Payment Fee – Up to \$35.

⁹ Offer applies to new accounts only. Product transfers are not eligible. Bonus RBC Rewards point offers cannot be combined. All rewards are subject to availability. For complete terms, conditions and restrictions that apply to the RBC Rewards program, please visit www.rbcbankrewards.com or call 1-888-257-6837.

¹⁰ All insurance is subject to limitations and exclusions. Insurance products are offered by Visa and are not insured by the FDIC or any federal government agency and are not a deposit or other obligation of, or guaranteed by, any bank or bank affiliate.

¹¹ Standard account charges may apply.

¹² Subject to the maximum extent permitted by law. Amount of coverage is based on the account balance and account ownership. For details visit www.fdic.gov.

¹³ Limits apply. A maximum of three deposits per day totalling no more than \$3,500 in deposited items applies. You may transmit a maximum of nine deposits over any five consecutive business days totalling no more than \$7,000 in deposited items. Contact us for higher limits if needed.

¹⁴ Mortgages are subject to approval, including verification of acceptable income, credit worthiness and property valuations. Minimum and maximum property values and maximum loan-to-value ratios apply. Homeowner's insurance is required for all loans and lines of credit, and flood insurance is required if the property is located in a Special Flood Hazard area. Escrows may be required. There are closing costs associated with these products. RBC Bank, Equal Housing Lender.