

Enjoy cross-border savings and convenience with RBC Bank

Whether you are heading to the U.S. to live, work, vacation or study, you can enjoy the savings and convenience of cross-border banking solutions offered by RBC Bank with the service you're accustomed to from RBC Royal Bank®.

Managing your money in the U.S.

RBC Bank is a full-service online bank providing an unparalleled level of access and support, serving clients in all 50 states. With an RBC Bank account, you can enjoy the following:

- **Transfer money instantly and for free¹** between your RBC Bank (U.S.) and your RBC Royal Bank (Canadian) accounts by linking them using RBC Bank Online Banking
- **Save an average of \$300** on foreign exchange and wire transfer fees²
- **Use your Canadian credit history** and RBC Royal Bank history to help secure an RBC Bank credit card³ or mortgage⁴
- **Pay bills online** with single sign-in access, through RBC Bank Online Banking, to both your RBC Bank (U.S.) and RBC Royal Bank (Canadian) accounts
- **No-fee⁵ ATM access** to more than 7,300 ATMs in the U.S.
- **Automated Telephone Banking** for checking balances, transferring funds and much more
- **U.S. Remote Deposit⁶** to deposit U.S.-based cheques directly into your RBC Bank account from anywhere



Account Features	Direct Checking Account	Premium Checking Account
Minimum account balance	No	No
Monthly debits included	10 debits per month ⁷ ; \$1 per additional debit	Unlimited
Reimbursement of other banks' ATM fees ⁸	Up to 2 per month (upon request)	Up to 4 per month (upon request)
Foreign exchange rates	Standard rates	Preferred rates
Interest earned on balances	No	Yes
Free ID theft restoration service	No	Yes
Cheques	Standard rates apply	First pack of 50 cheques is free; standard rates apply for additional orders
Fee with eStatements	\$3.95 monthly	\$9.95 monthly or \$99.95 annually
Fee with paper statements	\$5.95 monthly	\$11.95 monthly or \$119.95 annually

RBC Royal Bank



RBC Bank Visa⁺ Signature Black credit card

RBC Bank credit cards are far more secure than carrying cash and offer Canadians big benefits.

- Avoid currency exchange fees.
- Earn RBC Rewards[®] points redeemable for travel, merchandise, gift cards and more. Plus, transfer your RBC Rewards points earned with your RBC Bank (U.S.) credit card to your Canadian RBC Rewards account.⁹
- Travel with confidence knowing you're covered with travel insurance.
- Build a U.S. credit history.

Features and benefits of the RBC Bank Visa Signature Black credit card	
RBC Rewards points	Earn 1 RBC Rewards point for each \$1 spent
Introductory RBC Rewards bonus points	Double RBC Rewards points for the first 90 days ¹⁰
Trip cancellation or interruption ¹¹	Up to \$5,000
Travel accident ¹¹	\$500,000
Lost luggage reimbursement ¹¹	Up to \$3,000
Purchase security ¹¹	Up to \$500 per claim
Travel and emergency assistance ¹¹	Yes
Roadside assistance ¹¹	Yes

Helping Canadians buy property in the U.S

RBC Bank is the only national mortgage provider dedicated to helping Canadians purchase property in the U.S.:

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

Get started today! For more information on our cross-border banking solutions, call 1- 855-723-9414 or visit an RBC Royal Bank branch.



RBC Royal Bank

¹ 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.

² The average savings of \$300 is calculated based on the international transaction fees of 3% and 2.5% applied to the transaction value if an RBC Royal Bank client uses their Canadian credit card or debit card respectively. \$10,000 of annual expenditures on a credit and/or debit card translates into a \$30 savings for every \$1,000 spent.

³ All loans and lines of credit are subject to approval.

⁴ 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 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.

⁵ Standard account fees and transaction limitations will apply.

⁶ Limits apply. A maximum of three deposits per day totalling no more than \$3,500 applies. You may transmit a maximum of nine deposits over any five consecutive business days totalling no more than \$7,000. Contact us for higher limits if needed.

⁷ 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 a transfer from an RBC Royal Bank account to an RBC Bank account, and vice versa, in the same name.

⁸ 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.

⁹ When transferring points, points are converted at a 2 to 1 ratio from RBC Bank to RBC Royal Bank – meaning for every 2 RBC Bank RBC Rewards points transferred, you will receive 1 RBC Royal Bank RBC Rewards point. Once points are transferred, they 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.

¹⁰ 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.

¹¹ 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

RBC Bank is RBC Bank (Georgia), National Association ("RBC Bank"), a wholly owned U.S. banking subsidiary of Royal Bank of Canada, and 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").

RBC Bank, Equal Housing Lender.