

Changes on your statement

The following information represents some of the changes you may notice to your statement, thanks to our recent banking system upgrade. Please note: Fees and rates listed below are for example purposes only.

A summary of your accounts on Sep 10, 2011

Deposits	Value on Sep 10, 2011
	CAD
Unlimited Account #00105687302	0.00
Springboard Savings #00246813579	443.15
RSP Investments	35,000.00
Total Deposits	\$35,443.15
Loans	Value on Sep 10, 2011
	CAD
RSP Instalment Purchase Program 76398625903	3,068.13
Linked Line of Credit 79823469783 credit limit \$15,000.00	3,182.00
Total Loans	\$6,250.13

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1 New Account Numbers

When we moved to our new banking system, all account numbers changed, including chequing, savings, and loan account numbers, as well as investment plan numbers.

You will find new account numbers in the overall summary of your accounts (as noted here), as well as in the summary of each individual account and in the details of your account transactions on the following pages.

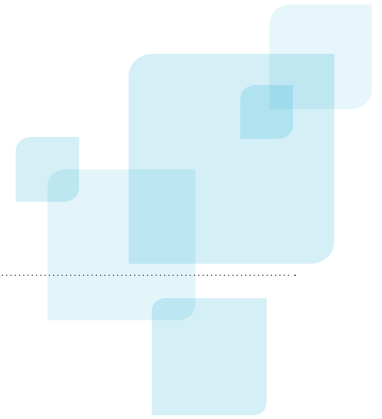
Don't worry—your cheques, debit card, direct deposits, and pre-authorized payments will not be affected by these account number changes.

2 Linked Line of Credit

Your line of credit is now a separate account, but it remains linked to your chequing account. When you access funds in your line of credit, your **chequing account balance will show \$0.00 and your line of credit account will show your balance owing.**

In this example, the customer has an Unlimited Account that is linked to a line of credit. At the time of this statement, they have accessed (owe) \$3182.00 on their line of credit (which has an authorized limit of \$15,000.00). Because they are using money from their linked line of credit, the balance in their Unlimited Account is \$0.00.

Changes on your Deposit Account: Unlimited Chequing Account



A Summary of Deposit Account Unlimited Chequing Account #00105687302

00105687302		Transit # 08859-219
Your balance forward on Aug 31, 2011		\$0.00
Money out of your account (5 items)	-	\$4,650.00
Money into your account (3 items)	+	\$4,650.00
Your closing balance on Sep 10, 2011	=	\$0.00

Details of your account transac

	Date	Description	Money out of your account(\$)	Money into your account(\$)	Balance (\$)
3	Aug 31	Balance forward			\$0.00
4	Aug 31	Account Opening Balance		\$0.00	
5	Sep 1	Direct Deposit Payroll Deposit ATB		2,800.00	\$2,800.00
	Sep 1	POS Purchase 257862 Canada Safeway Ltd. #822	\$325.00		\$2,475.00
6	Sep 1	Insurance Premium Payment	\$7.00		\$2,468.00
7	Sep 1	Auto LOC Repayment	\$2,468.00		\$0.00
8	Sep 4	POS Purchase 164210 Home Depot #88	\$1,350.00		\$1,350.00
9	Sep 4	Loan Transfer		\$1,350.00	\$0.00
	Sep 6	ABM Deposit ABM 6715 8th St NE 707637		\$500.00	\$500.00
	Sep 6	Auto LOC Repayment	\$500.00		\$0.00
10	Sep 10	Closing Balance			\$0.00

Continued →

Changes on your Deposit Account: Unlimited Chequing Account



3 Balance Forward

This shows the 'Closing Balance' from the previous month's statement. Because **September** is the first month statements were generated from our new banking system, the 'Balance Forward' for all accounts **will show \$0.00**.

In subsequent statements, the 'Balance Forward' will show the 'Closing Balance' from your previous statement.

4 Account Opening Balance

This shows the balance on your account as of the first day of your statement period. Your 'Opening Balance' on your September statement for chequing, savings, and investment accounts will reflect your balance as of the end of day on August 31, 2011.

In this example, because the customer has accessed (owes) **\$4800.00** on their linked line of credit (see item 16), the balance in their Unlimited Account is **\$0.00**. For comparison, the Account Opening Balance on the Springboard Savings Account is \$443.13

5 Deposit

This shows funds being deposited to your chequing account.

In this example, a direct payroll deposit of \$2800.00 was made on Sep 1 and an ABM deposit of \$500 on Sep 6.

6 Insurance Premium Payment

This payment is for your ATB Loan Protection premium. If you have both life and disability insurance, the payment for these premiums is combined into one payment transaction on your chequing account. A breakdown of these payments is now provided in your loan details (see item 12).

7 Auto LOC Repayment

This is the amount of money you deposited minus purchases and withdrawals that day, which was then transferred to your linked 'Line of Credit'—paying down the amount of money you owe. This also shows as an 'Auto LOC Repayment' credit (item 17) in your linked 'Line of Credit.'

In this example, purchases and withdrawals totalling \$332.00 were subtracted from the \$2,800.00 direct payroll deposit, leaving a balance of \$2,468.00 at end of day which was transferred to pay down the linked line of credit on Sep 1. Another transfer for \$500.00 occurred on Sep 6.

8 POS Purchase

This is a point of sale (POS) purchase for \$1,350.00 that was made from this Unlimited Account. Because insufficient funds were available in this account for this purchase, funds were automatically transferred to cover the purchase (see item 9).

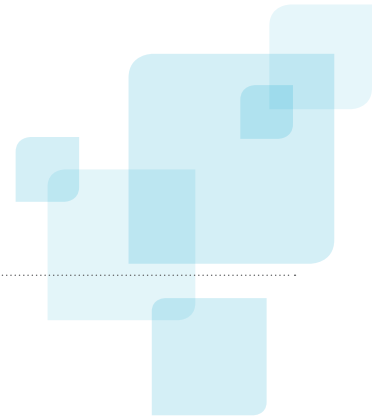
9 Loan Transfer

This shows the amount of money that was required from your linked Line of Credit to cover any purchases or withdrawals you made from this account (in this example, \$1,350.00 was automatically transferred to fund the purchase at Home Depot). This amount will be the same as the 'LOC Disburse RealTime Adv' debit under your linked Line of Credit (see item 19).

10 Closing Balance

This account shows a \$0.00 balance because it is linked to an actively used Line of Credit. You can find the balance owed for this account under the Linked Line of Credit section (item 21).

Changes on your Deposit Account: Springboard Savings Account



A Summary of Deposit Account Springboard Savings Account #00246813579

00246813579		Transit # 08859-219
Your balance forward on Aug 31, 2011	-	\$0.00
Money out of your account (0 items)	-	\$0.00
Money into your account (0 items)	+	\$0.00
Your closing balance on Sep 10, 2011	=	\$443.15

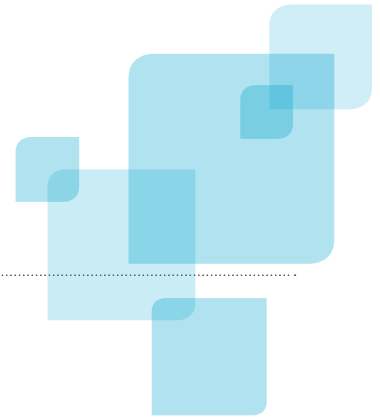
Details of your account transactions

Date	Description	Money out of your account(\$)	Money into your account(\$)	Balance (\$)
Aug 31	Balance forward			\$0.00
Aug 31	Account Opening Balance		\$0.00	\$443.15
Sep 10	Closing Balance			\$443.15

Note:

As with all accounts, the 'Balance Forward' in this example is \$0.00 as this is the first statement generated from our new banking system. However, unlike the Unlimited Account example on this statement, the 'Account Opening Balance' for the Springboard Savings Account shows \$443.15. This amount reflects the balance in the account at end of day on August 31, 2011.

Changes on your Loan Account: RSP Instalment Purchase Program



A Summary of Loan Account RSP Instalment Purchase Program - 76398625903

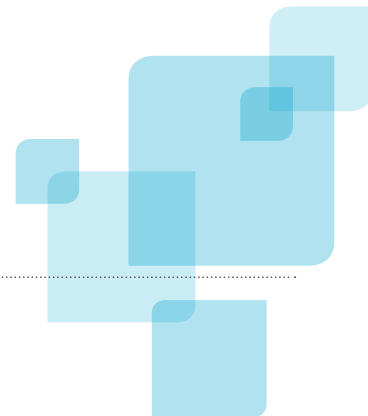
Interest rate 3.00000%

Details of Loan Account 76398625903 transactions

	Date	Description	Debits to your account (\$)	Credits to your account(\$)	Balance (\$)
	Aug 31	Balance forward			\$0.00
11	Aug 31	ACCRUED INTEREST BALANCE FORWARD \$8.57			
	Sep 1	Life Insurance Premium	\$2.00		\$3,250.00
12	Sep 1	Disability Insurance Premium	\$5.00		\$3,250.00
13	Sep 8	Loan Interest	\$2.56		\$3,250.00
14	Sep 8	Instalment Payment		\$200.00	\$3,061.13
	Sep 10	ACCRUED INTEREST CLOSING BALANCE \$1.08			\$3,061.13
15	Sep 10	Closing Balance INTEREST PAID YEAR TO DATE	\$11.13		\$3,061.13

Continued →

Changes on your Loan Account: RSP Instalment Purchase Program



11 **Accrued Interest Balance Forward**

This is the amount of interest that has accrued between your last payment date and the end date of your last statement—in this example, August 31.

12 **Life and Disability Insurance Premium**

This is a breakdown of your 'Insurance Premium Payment' (see item 6)—it shows \$2.00 went towards the 'Life Insurance Premium' and \$5.00 towards the 'Disability Insurance Premium'. Note, these transactions identify an expense related to the loan account and show as a **debit to the account**, but they **do not impact the loan balance**.

13 **Loan Interest**

This indicates the amount of interest that has been calculated on the outstanding balance of your loan dating back to the last 'Accrued Interest Balance Forward' or 'Loan Interest' date. 'Loan Interest' owing is calculated and displayed as a 'Loan Interest' on each day a balance-impacting transaction is made to the loan—that is, a withdrawal or payment. This includes dates that you make an Instalment Payment (see item 14). **'Loan Interest' debits do not impact the loan balance**—they simply show what is calculated and owing. Interest is paid as part of your 'Instalment Payment.'

14 **Instalment Payment**

An 'Instalment Payment' is a regularly scheduled payment that is applied to reduce the outstanding balance of the loan. This payment is applied in two steps: first, it pays off the interest that has been calculated and owing since your last 'Instalment Payment'; then, the balance is used to pay down your principal amount owing.

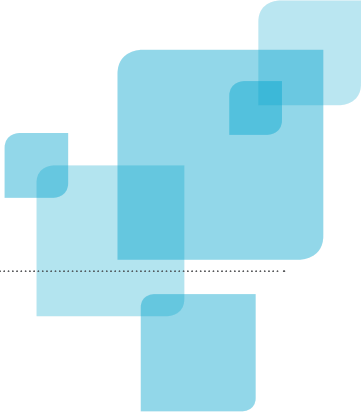
To calculate how much of your payment went to principal, simply add the 'Loan Interest' debit amount (item 13, \$2.56) and the 'Accrued Interest Balance Forward' (item 11, \$8.57). That total (\$11.13) paid down interest, while the rest (\$188.87) paid down the balance owing. **That's why the balance owing was not reduced by the full \$200.00 'Instalment Payment' amount.**

15 **Interest Paid Year to Date**

Due to our banking system upgrade, "year to date" interest will reflect only interest that has been paid from September 1, 2011 to present. You will need to reference the interim statement we mailed you for interest paid between January 1 to August 31, 2011.

In this example, \$11.13 in interest has been paid on this loan since September 1, 2011.

Changes on your Loan Account: Linked Line of Credit



A Summary of Loan Account Linked Line of Credit - 79823469783

Opening interest rate 7.00000%
Closing interest rate 7.00000%

Details of Loan Account 79823469783 transactions

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Date	Description	Debits to your account (\$)	Credits to your account(\$)	Balance (\$)
Aug 31	Balance forward			\$0.00
Aug 31	Loan Disbursement DR	\$4,800.00		\$0.00
Sep 1	Auto LOC Repayment		\$2,468.00	\$2,332.00
Sep 1	Loan Interest	\$2.45		\$2,332.00
Sep 4	LOC Disbursement RealTime Adv	\$1,350.00		\$3,682.00
Sep 4	Loan Interest	\$3.85		\$3,682.00
Sep 6	Auto LOC Repayment		\$500.00	\$3,182.00
Sep 6	Loan Interest	\$3.65		\$3,182.00
Sep 10	Closing Balance	\$0.00		\$3,182.00
	Interest Paid Year to Date			

Continued →

Changes on your Loan Account: Linked Line of Credit



16 Loan Disbursement DR

The 'Loan Disbursement DR' for debit dated Aug 31 reflects the balance owing on the line of credit when we implemented the upgrade to our banking system—at end of day August 31. You will note that **this debit transaction does not show in your balance on August 31**—the reason is because the effective date for the outstanding loan balance in the new system is September 1. This is to prevent you from being double charged interest on your loan for August 31.

17 Auto LOC Repayment

This is the money remaining from a deposit that is applied at the end of the day to pay down the balance owing on your line of credit. It is equal to the 'Auto LOC Repayment' amount (see item 7) under your linked Unlimited Account.

18 Loan Interest

For lines of credit (including HELOCs), loan interest is now calculated every time your balance owing changes—like here, when \$2,468.00 was transferred to reduce the balance, (item 17) and again when \$1,350.00 was withdrawn to cover a purchase (item 8). This calculation appears as a 'Loan Interest' transaction. **Although it appears in the debit column, it does not impact your loan balance** and has not been charged to your account.

NOTE: On September 21, you may see multiple 'Loan Interest' transactions. These are the interest calculations from September 1-21. We had a hiccup posting the 'Loan Interest' debits in real time after the upgrade, but we have now fixed this issue. As a result, for any day you had at least one withdrawal and/or payment to your line of credit since September 1, you will see a 'Loan Interest' debit dated September 21—this is our system catching up with your transaction history.

19 LOC Disbursement RealTime ADV

This shows the money (\$1,350.00) moving out of your linked Line of Credit to cover the point of sale purchase from the Unlimited Account (item 8, for \$1,350.00). This **amount will be the same as the 'Loan Transfer'** credit in your Unlimited Account (item 9).

20 Closing Balance

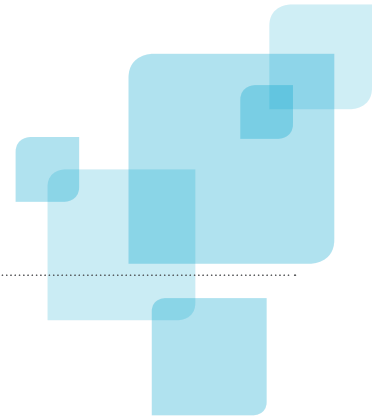
This shows how much of your line of credit (overdraft) you are using. When you see a positive balance here, your linked chequing account will show \$0.00 (item 10).

21 Interest Paid Year to Date

Due to our banking system upgrade, "year to date" interest will reflect only interest that has been paid from September 1, 2011 to present. You will need to reference the interim statement we mailed you for interest paid between January 1 to August 31, 2011.

In this example, no interest has been paid on this loan since September 1—that's why the 'Interest Paid Year to Date' shows \$0.00.

Changes on your Retirement Savings Plan



22 Your Retirement Savings Plan (RSP)

Your Summary Information

A Summary of Contract #19876623224 - Annuitant

Equity Based Non-Redeemable	\$20,000.00
Variable Rate Daily Interest Rate	\$0.00
Fixed Rate Non- Redeemable	\$5,000.00
Linked RSP Non-Redeemable	\$10,000.00
Total for your Retirement Saving Plan	\$35,000.00

Your detail information

Details of Contract # 19876623224

Investment description	RSP was purchased on	Original Amount (\$)	Interest rate (\$)	Interest is paid	How interest is paid	Balance (\$)	Maturity Date
Investments							
Fixed Rate Non-Redeemable 211404677300	Apr 1, 2009	5,000.00	2.50000	Annual	Compounded	5,000.00	Apr 1, 2014
Cash							
Variable Rate Daily Interest Rate 110315613007			0.25000*			0.00	

* Rates are provided for information purposes only and are subject to change without notice.

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Contract Number Change

Here you'll find your new RSP contract number.

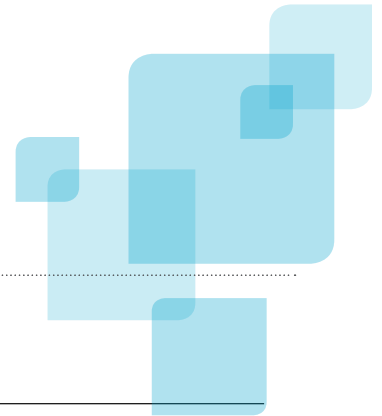
23 Original Amount

The 'Original Amount' reflects the dollar amount invested on the date of purchase plus any interest that had accrued and been added to the principal purchase amount as of August 31, 2011. That's why the 'Original Amount' and the 'Balance' show the same value on your September statement.

Note: The true 'Original Investment' amount along with accrued interest up to August 31, 2011 is available on the interim statement we mailed in September.

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Changes on your Retirement Savings Plan



Market-linked RSPs

Linked investments provide returns that are determined at maturity. Their value is linked to the basket performance of several underlying companies. When your market-linked investment matures, we pay you a dividend based on how well the basket performed over the term of your investment. If, however, you have chosen the option to receive a guaranteed minimum rate, the one-time interest payment is either: the guaranteed minimum return or the calculated basket return, whichever is greater. Because the value of this underlying basket will vary over time, we only recalculate the value at maturity.

Details of Contract # 19876623224 (continued)

Investment description	RSP was purchased on	Original Amount (\$)	Interest is paid	Maturity Date
Equity Based Non- Redeemable 11404670600	Feb 28, 2009	10,000.00		Feb 28, 2014
Equity Based Non-Redeemable 114046674900	Feb 28, 2011	5,000.00		Feb 28, 2016
Linked RSP Non-Redeemable 11404669200	Feb 27, 2007	10,000.00		Feb 27, 2012
Equity Based Non-Redeemable 11404671400	Feb 28, 2011	5,000.00		Feb 28, 2016

Activity of Contract # 19876623224

Date	Description	Money out of your account (\$)	Money into your account(\$)	Balance (\$)
Aug 31	Balance forward			0.00
Feb 28	Account Opening Balance		5,000.00	\$5,000.00
Feb 27	Account Opening Balance		\$10,000.00	\$15,000.00
Feb 28	Account Opening Balance		\$10,000.00	\$25,000.00
Feb 28	Account Opening Balance		\$5,000.00	\$30,000.00
Apr 1	Account Opening Balance		\$5,000.00	\$35,000.00
Sep 10	Closing Balance			\$35,000.00

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Account Opening Balance

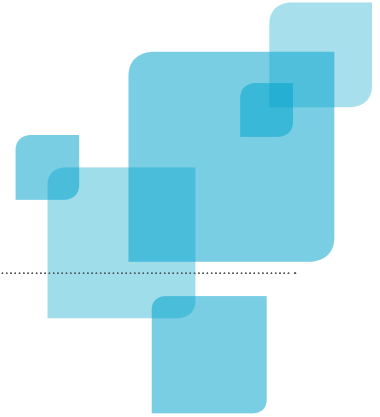
Unlike with other accounts (such as item 4), your investment account opening balance is not dated August 31. This is because your opening balance for investment accounts identifies either:

- a) The date the investment was purchased; or,
- b) The date interest was last paid.

Please Note: The order of which you investment accounts are listed within the Activity of Contract section is by account number – not balance amount, purchase date or maturity date.

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Changes on your Retirement Savings Plan



Investment transactions of Contract # 19876623224

Date	Description	Money out of your account (\$)	Money Into your account(\$)	Balance (\$)
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Investments

Fixed Rate Non-Redeemable 211404677300

Aug 31	Balance forward			0.00
Apr 1	Account Opening Balance		\$5,000.00	5,000.00
Sep 10	Closing Balance			5,000.00

Market Linked RSPs

Equity Based Non-Redeemable 11404670600

Aug 31	Balance forward			0.00
Feb 28	Account Opening Balance		\$10,000	10,000.00
Sep 10	Closing Balance			10,000.00

Equity Based Non-Redeemable 114046674900

Aug 31	Balance forward			0.00
Feb 28	Account Opening Balance		\$5,000	5,000.00
Sep 10	Closing Balance			5,000.00

Linked RSP Non-Redeemable 11404669200

Aug 31	Balance forward			0.00
Feb 27	Account Opening Balance		\$10,000	10,000.00
Sep 10	Closing Balance			10,000.00

Equity Based Non-Redeemable 11404171400

Aug 31	Balance forward			0.00
Feb 28	Account Opening Balance		\$5,000	5,000.00
Sep 10	Closing Balance			5,000.00