

# Satisfaction Guarantee

**At ATB Financial, we want to make sure your account meets your needs.**

We also want you to feel confident that you are getting the best service possible. That's why if you open a new account and are not completely satisfied with it, you may switch to another ATB Financial account within 90 days and we will refund the difference, if any, between the fees of your new account and the one you switched from.<sup>1</sup>

From time to time, specific account features and fees may change on any given account. To keep you informed, we will give you at least 30 days advance notice of changes on your account.

If as a result of these changes you decide that your current account no longer meets your needs, you may switch to another ATB Financial account within 90 days of the changes taking effect and again we will refund the difference, if any, between your new account and the one you switched from.

## Disclaimers

<sup>1</sup> Excludes savings accounts. The reimbursement is based on the monthly fee plus any additional service charge fees incurred for in-branch and electronic withdrawals and transfers on the account you switch from against your new account.