



## Upcoming Changes to Advisor's Choice Accounts

### Effective November 25, 2008

- Advisor's Choice accounts will be re-branded as B2B Trust. This simply means that all statements and other correspondence regarding Advisor's Choice accounts will no longer carry the Advisor's Choice logo and name and will instead contain the B2B Trust name and logo. The Advisor's Choice High Interest Account will be renamed to B2B Trust High Interest Savings Account (HISA). There is no direct impact to clients as a result of this change and no action is required.
- Clients will now receive interest on **every dollar** held in their B2B Trust HISA™; currently Advisor's Choice High Interest Account clients receive interest only if a minimum daily closing balance of \$2,000 is maintained.
- Bill payments continue to be unavailable for B2B Trust HISA clients.
- The Advisor's Choice Unlimited Chequing Account will not be available for new sales. Existing accounts will continue to be serviced.

### Effective December 1, 2008

- B2B Trust High Interest Savings Account holders will receive an unlimited number of free transfers or withdrawals per month. Currently Advisor's Choice High Interest Account holders receive only 1 free transfer or withdrawal per month.
- Non-Sufficient Funds (NSF) fee will change to \$35.00. The fee for NSF is currently \$30.00.
- Foreign currency transactions will no longer be available.

### New Debit Cards

- If clients currently use an Advisor's Choice debit card to access their account(s), they will receive a new B2B Trust debit card starting in December 2008. The functionality of their card will not change and they can continue to use their existing Personal Identification Number (PIN).

### Online Banking

- Clients can continue to use Online Banking by visiting [b2btrust.com](http://b2btrust.com) and signing in to B2B Trust Online Banking from the home page. The functionality of the site remains the same; however the logo and name will change from Advisor's Choice to B2B Trust. Existing access codes and passwords to login will remain the same on the re-branded site.
- Clients can also visit the Online Banking site directly at [onlinebanking.b2btrust.com](http://onlinebanking.b2btrust.com).

If you have any questions or require further information, please contact a B2B Trust Banking Services representative at 1.800.263.8349.