

GETTING STARTED:

Your Guide to Cross-Border Banking

At RBC Bank, cross-border banking is our specialty. With U.S. Online Banking, you can easily bank on the go from your desktop, tablet and mobile device. Plus, you'll enjoy exchanging currency at great rates with free and instant¹ money transfers, and easy U.S. check deposits²

IMPORTANT NEXT STEPS

Be sure you've completed, signed and returned the documents you received when you applied for your new account:

- **Personal Signature Card.** All account owners must sign and legibly print their name.
- **U.S. Internal Revenue Service (IRS) forms.** We'll need to receive a completed and signed original form to prevent the interest earned on your account from being subject to tax withholding. Each account owner must complete all sections and sign the appropriate form. Please visit the IRS website [irs.gov](https://www.irs.gov) for detailed instructions.

Within 30 days of your account open date, return the completed documents by mail to:

RBC Bank
P.O. Box 4598
Carol Stream, IL 60197-9924

Deposit funds into your account

If you haven't already made your initial deposit, there are several ways you can make deposits, all of which are outlined in the Deposit Money section of this guide. Please refer to the Personal Schedule of Fees for the minimum opening deposit required specific to your new account(s).

Look for your RBC Bank cards and checks:

- If you applied for an RBC Bank Credit card, you will be notified of the approval status within a few weeks.
- Your debit card will arrive within 10 business days.
- If you ordered checks, you will receive them within 10 business days after your initial deposit into your account. Review your checks for accuracy.

CONVENIENT ONLINE ACCESS

Bank online with confidence

Manage your accounts anywhere, anytime through Online Banking. With a single sign-in to your Canadian and U.S. accounts, you can securely view your statements, complete cross-currency transfers at great rates, pay your bills, and access your account information.

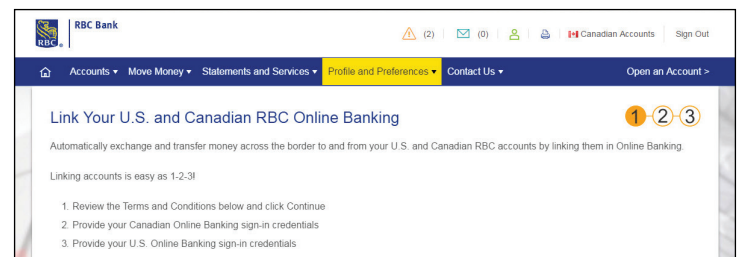
Enroll in U.S. Online Banking

Enrolling is quick and easy. Go to rbcbank.com, click "Sign in" in the top righthand corner and follow the simple instructions. If you pre-enrolled at the branch, you'll need your temporary credentials to sign-in. If you didn't pre-enroll, you'll need your:

- **RBC Bank (U.S.) Client Identification Number (CIF) or debit card number and,**
- **An RBC Bank (U.S.) account number – choose from any of your U.S. accounts including checking, savings, credit card or line of credit**

Link your Canadian and U.S. accounts

While you're enrolling in U.S. Online Banking you can link your RBC Canadian and U.S. accounts to automatically exchange money at great rates and transfer it online for free³



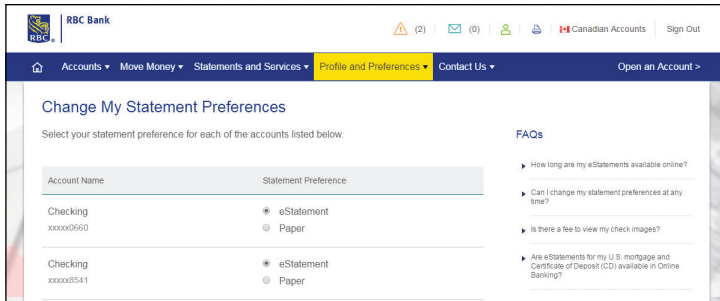
Please note: If you change your username and/or password in either RBC Canadian or U.S. Online Banking, you'll need to re-link your accounts.



RBC Bank

Enroll in eStatements

During your U.S. Online Banking enrollment, you'll have the option to enroll your eligible accounts in eStatements. You can change your statement delivery preferences anytime in Online Banking.



DEPOSIT MONEY

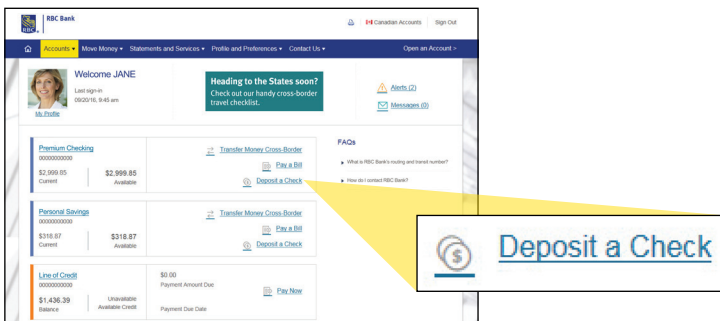
Cross-border money transfers

In a single online transaction, you can automatically exchange and transfer your money at great rates from your RBC Canadian account directly into your RBC Bank U.S. checking or savings account. First, link your accounts in Online Banking so you can exchange and instantly transfer money online between your accounts for free.¹

Deposit U.S. dollar checks using your smartphone, tablet or scanner

U.S. Remote Deposit² is a convenient and secure service that lets you safely deposit U.S. dollar checks drawn on U.S. banks.

1. Sign in to U.S. Online Banking
2. Click the “Deposit a Check” quick link on your Account Summary page and follow the simple instructions



ATM deposits

Deposit your U.S. dollar checks drawn on U.S. banks at many *no-fee*⁴ ATMs. For additional options, please visit rbcbank.com/makingdeposits.

GET CASH

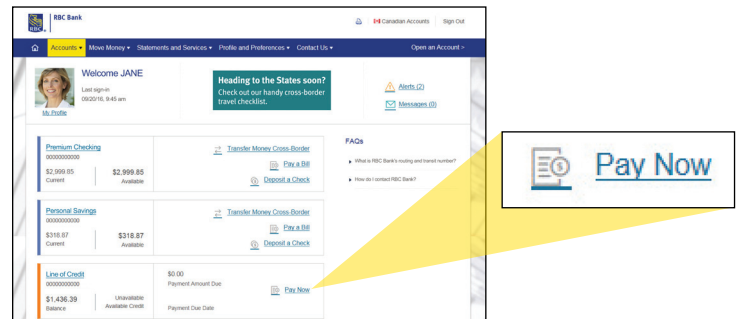
Your U.S. debit card lets you access U.S. dollars through thousands of *no-fee*⁴ ATMs in the U.S. If a no-fee ATM is not nearby, you can:

- Use your debit card to get cash when you pay for purchases at many larger U.S. retailers and grocery stores. Simply select “cash back” at the card terminal. It’s that easy!
- Visit any ATM in the U.S. RBC Bank never charges a fee for using any ATM in the U.S. Plus, upon request, we’ll reimburse ATM fees other banks charge. Limitations apply, refer to the [Personal Schedule of Fees](#) for details.

MAKE LOAN PAYMENTS

Payments to your RBC Bank (U.S.) mortgage, credit card, loans and lines of credit are just two clicks away.

1. Sign in to U.S. Online Banking
2. Click the “Pay Now” quick link on your Account Summary page and follow the simple instructions



AUTOMATED TELEPHONE BANKING

RBC Bank Automated Telephone Banking is fast and convenient. You can:

- Check balances and search for specific transactions
- Get credit card, loan, or line of credit information – balances, interest paid, and available credit
- Activate your RBC Bank debit or credit card
- Report a lost or stolen debit or credit card and much more

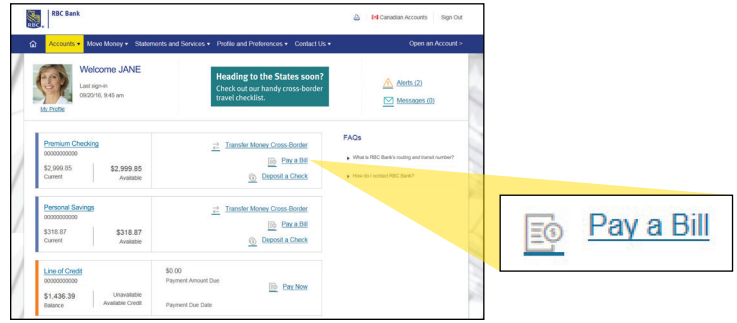
To set up Automated Telephone Banking:

1. Sign in to U.S. Online Banking
2. Click “Profile and Preferences”
3. Click “Set Up Telephone Banking”

PAY BILLS

You can establish one-time or recurring bill payments to virtually any U.S. individual or merchant using your checking account and Online Banking. By setting up automatic recurring payments up to a year in advance, you can avoid late fees.

1. Sign in to U.S. Online Banking
2. Click the “Pay a Bill” quick link on your Account Summary page and follow the simple instructions



For more information, visit rbcbank.com/newclient.



 Equal Housing Lender. Member FDIC.

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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 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.

³ Standard account charges may apply.

⁴ Standard account fees and transaction limitations will apply. To find a no-fee ATM near you visit www.rbcbank.com/atms. If you can't find a no-fee ATM nearby, you can use your RBC Bank Debit card for cash back with your purchases at many larger retail merchants such as grocery stores, or visit any U.S. ATM and request a refund of the ATM fee. Refund requests are subject to limitations, refer to the Personal Schedule of Fees for details.

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