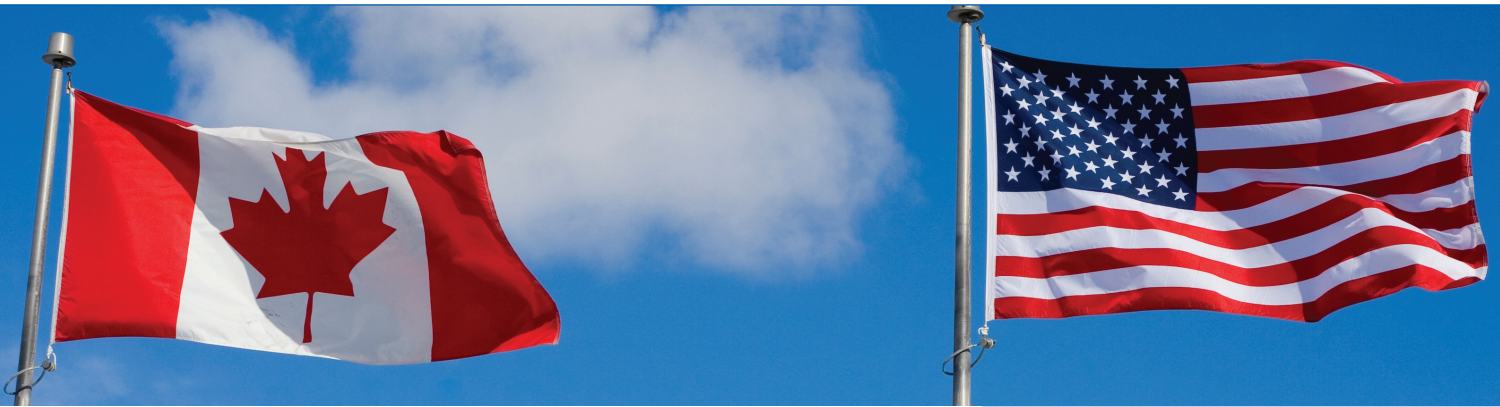


Getting started with your new RBC Bank account



Thank you for choosing RBC Bank® for your cross-border banking needs. This quick reference guide will help you to get started.

Manage your accounts anytime, anywhere

Without a doubt, the most convenient way to make the most of your new account(s) is through RBC Bank Online Banking. You can securely view your statements, pay your U.S. bills, access your account information, link your accounts and transfer funds instantly between your RBC Bank (U.S.) and your RBC Royal Bank™ (Canadian) accounts for free.¹

Bank online with confidence

Protecting your personal and financial information is our highest priority. Every time you access your account online, you're protected with the latest security and encryption features. RBC Bank Online Banking is safe and secure.

See for yourself

In addition to the tips in this guide, you'll find a wealth of advice and information at rbcbank.com to help you get more from your RBC Bank account(s).

Take advantage of your Canadian credit history

We'll access your Canadian credit history and RBC Royal Bank history to help you secure financing in the U.S.

- Home Financing. RBC Bank is the only national lender dedicated to helping Canadians purchase real estate in all 50 U.S. states.²
- Credit Cards. You can avoid currency exchange fees when you make purchases in the U.S. and earn valuable RBC Rewards® points redeemable for travel, merchandise, gift cards and cash back.
- Personal Lines of Credit. An essential resource for emergency expenses and overdraft protection in the U.S.

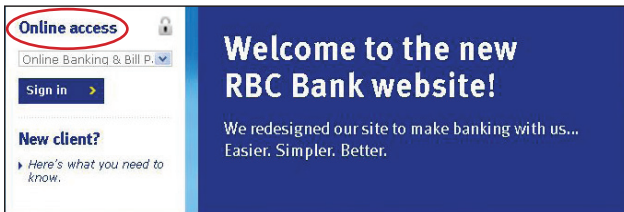
RBC Bank



Set up your U.S. account

A few simple steps is all it takes to get started with your new RBC Bank account.

Enroll in RBC Bank Online Banking:

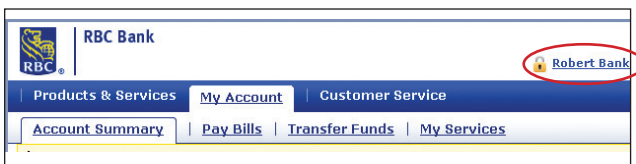


- (1) Go to rbcbank.com and click “Sign in” under “Online access”
- (2) Click the “Enroll today” link and follow the simple on-screen instructions.



To enroll you will need your RBC Bank Client Identification Number and RBC Bank account number, which you will receive via the secure message center within RBC Royal Bank Online Banking or by phone.

Sign up for eStatements:



- (1) Sign in to RBC Bank Online Banking and click your name as it appears next to the padlock icon at the top of the screen
- (2) Select “Bank Statement Preferences” and “eStatements”

Once enrolled, you will receive a monthly email notification that your statement is available to view in RBC Bank Online Banking.

Link your Canadian and U.S. accounts

- (1) Sign in to RBC Bank Online Banking and click your name as it appears next to the padlock icon at the top of the screen
- (2) Click “Link your RBC Royal Bank and RBC U.S. Banking Accounts” and follow the simple on-screen instructions

Enroll in Automated Telephone Banking:

RBC Bank Automated Telephone Banking is free, quick and convenient. Simply use your phone to access and manage your U.S. and Canadian accounts. With Automated Telephone Banking, you can:

- Activate your RBC Bank debit or credit card
- Transfer funds instantly between your U.S. and Canadian accounts
- Get account or credit card balances and much more.

To enroll:

- (1) Sign in to RBC Bank Online Banking and click your name as it appears next to the padlock icon at the top of the screen
- (2) Click on “Telephone Banking Preferences” to create a secure Telephone Banking PIN and authentication word

If you need help setting up your online account, you can call us 24/7 at 1-800 ROYAL® 5-3 (1-800-769-2553) from Canada or the U.S.

Activate your RBC Bank debit and credit cards

Having a U.S. based credit card and debit card together helps you avoid foreign exchange rates and fees – and the risk that your Canadian card won't be accepted. They're also faster than writing checks and much safer than carrying cash.

RBC Bank Visa[®] Debit card

Your RBC Bank Visa Debit card will arrive in the mail approximately 7-14 business days after your account is opened. For security reasons, the PIN for your debit card will be mailed separately. Follow the instructions included with your card to activate it.

RBC Bank Visa credit card

If you applied for and were approved for an RBC Bank credit card, you can expect to receive your Credit Card Welcome Kit approximately 7-14 business days after approval. To activate your card, follow the instructions on the sticker.

If you do not have a credit card and wish to apply for one – download an application from rbcbank.com or call us at 1-800 ROYAL 5-3 (1-800-769-2553)

Did you know?

You earn RBC Rewards points with your RBC Bank credit card. Plus, you can transfer RBC Rewards points earned with your RBC Bank (U.S.) credit card to your Canadian RBC Rewards account.³

Get cash while you're in the U.S.

Your U.S. debit card lets you access U.S. dollars through more than 7,300 no-fee ATMs⁴ located in the U.S. To locate a no-fee U.S. ATM visit rbcbank.com.

Did you know?

You can use your debit card to get cash when you make a purchase at many large U.S. retailers, such as grocery stores. Simply use your debit card and PIN and select "cash back" at the card terminal. It's that easy!

Note: Some merchants limit the amount of cash you can get at one time, so be sure to ask beforehand.

Other ways to manage your money in the U.S.

- **Transfer funds instantly for free** between your RBC Bank (U.S.) and your RBC Royal Bank (Canadian) accounts using RBC Bank Online Banking.
- **Pay U.S. bills.** You can establish one-time or recurring bill payments to U.S. vendors using your RBC Bank account and Online Banking. To avoid late fees, you can set up automatic payments up to a year in advance.
- **Have funds deposited directly into your RBC Bank account.** If you receive regular payments such as payroll, investment or dividend income, or government benefits, you can set up direct deposit(s) into your account:
 1. Log in to RBC Bank Online Banking
 2. Click on "Customer Service"
 3. Select "Account Forms"
 4. Download and complete the "Direct Deposit Authorization Form" and submit it to applicable payers
- **U.S. checks.** If you ordered checks when you opened your account, you will receive them in 7-14 days.
- **Deposit checks anywhere, anytime through U.S. Remote Deposit.**⁵ U.S. Remote Deposit is a convenient, free and secure service that lets you use your smartphone or personal computer with a scanner to safely deposit U.S. dollar checks drawn on U.S. banks into your RBC Bank account. To get started, simply call 1-800 ROYAL 5-3 (1-800-769-2553).
- **Deposit U.S. dollar checks drawn on U.S. banks at many of our no-fee ATMs.** To find an ATM that takes deposits near you, visit our ATM locator at rbcbank.com
- **Mail your U.S. dollar checks** drawn on U.S. banks with a completed deposit slip to:

RBC Bank
PO Box 4598
Carol Stream, IL 60197-9924

We provide convenient "bank by mail" envelopes at no charge. To order envelopes or to request additional deposit slips, click on "Contact Us" on rbcbank.com to send us a request. If you use your own envelope, you will need to include the appropriate postage. **Please do not mail cash.**

For assistance in accessing or managing your new RBC Bank account, call 1-800 ROYAL 5-3 (1-800-769-2553). Our dedicated bilingual RBC Bank Advisors are ready to help.



RBC 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 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 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 lines of credit, 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.
- 3 RBC Rewards points will be credited to your Canadian RBC Rewards account within 5 business days of submission of the transfer request. Points transferred from your U.S. RBC Rewards account are converted at 50% value when transferred to your Canadian RBC Rewards account (e.g. 10,000 points from your U.S. RBC Rewards account will be transferred to your Canadian RBC Rewards account as 5,000 points). You may transfer points in increments of 5,000 points, to a maximum of 50,000 points per transaction, and the Canadian RBC Rewards account must be in the same name as the U.S. RBC Rewards account. Once RBC Rewards points are transferred, they (i) must remain in the Canadian RBC Rewards program, (ii) may not be reversed or returned to the U.S. RBC Rewards program, and (iii) are subject to the full terms and conditions of the Canadian RBC Rewards program. Other terms and conditions apply. For complete details, visit the U.S. RBC Rewards Program Rules at www.rbcbank.com/about-rbc-bank/legal-notices-and-terms-of-use/index.html.
- 4 Standard account fees and transaction limitations will apply. 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.
- 5 Deposit limits may apply. See full terms and conditions for details.



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