



**LAURENTIAN BANK'S TWO-DAY *BLACK FRIDAY* OFFER:
A TWO-YEAR GIC WITH DOUBLE THE CURRENT INTEREST RATE**

Montréal, November 22, 2012 – In line with the spirit of *Black Friday*, Laurentian Bank is offering those looking for higher returns on their investments the opportunity to double the interest rate on a two-year Guaranteed Investment Certificate (GIC). For two days only — Friday, November 23 and Monday, November 26 — the rate offered on fixed Laurentian Bank GIC's non-redeemable for two years will be raised to 2.4%¹.

"The *Black Friday* phenomenon is huge and is extending beyond the American border today into previously unthought of markets like the banking sector," underlines Stéphane Gagnon, Senior Vice-President of Marketing and Product Management at Laurentian Bank. "As such, our retail clients now have access to an offer that is hard to resist — a return on a solid investment vehicle that is actually double the rate currently in effect. But, like in the case of all good things, they must act while the offer lasts!"

Clients can take advantage of this opportunity by stopping by any of the Bank's 157 branches. The 2.4% GIC can be integrated into registered vehicles like RRSPs and TFSAs, as well as into a non-registered account. A minimum amount of \$500 is required to invest. The funds cannot come from a Laurentian Bank account or an account with any of the Bank's subsidiaries. Finally, the offer is not applicable to a renewal. Interested clients looking for more information are invited to consult an advisor at their local Laurentian Bank branch, or to call Client Service at (514) 252-1846 or 1 800 252-1846.

About Laurentian Bank

Laurentian Bank of Canada is a pan-Canadian banking institution that manages more than \$35 billion in balance sheet assets and over \$32 billion in assets under administration. Founded in 1846, Laurentian Bank was selected in 2012 as one of the 10 winners of the *Canada's Passion Capitalists* program in recognition of its sustained success through the promotion of passion within its ranks. The Bank employs more than 4,000 people.

Recognized for its excellent service, accessibility and conviviality, Laurentian Bank serves more than one million clients within market segments in which it holds an enviable position. In addition to occupying a prime place among consumers in Québec, where it operates the third largest branch network, the Bank has built a solid reputation across Canada in the area of real estate and commercial financing thanks to its teams working out of more than 35 offices in Ontario, Québec, Alberta and British Columbia. For its part, the institution's B2B Bank subsidiary is a Canadian leader in the provision of banking products to financial advisors and brokers, while Laurentian Bank Securities' expertise and effective integrated brokerage services are also widely recognized nationwide.

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Press release

FOR IMMEDIATE RELEASE

1. Certain conditions apply. This offer may be changed at any time without prior notice. A 1.20% supplement is applicable to the 2 year GIC rate. The 2-year GIC rate is 1.20% as of November 22nd, 2012. The supplement is applicable if the client obtains the product between November 23rd, 2012 and November 26th, 2012. This offer is applicable only to funds transferred from a financial institution other than Laurentian Bank. Renewal of investments held at Laurentian Bank and other GICs are not eligible for this offer. The 2-year GIC rate may be changed at any time without notice. To purchase the 2-year GIC, a minimum investment of \$500 is required. For investments transferred from another financial institution, the basic applicable 2-year GIC rate will be the rate in effect at the time the funds are received. This offer is valid until November 26th, 2012. This offer may be changed at any time without prior notice. Annual interest rate. Interest compounded annually, or simple interest paid annually.