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**PRESS RELEASE**

**For immediate release**

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## **B2B Trust offers investors safe harbour in difficult economic times**

***New High Interest Investment Account offers a highly competitive rate along with a guarantee***

**Toronto, October 21, 2008** – B2B Trust today launched a new advisor-based High Interest Investment Account (HIIA). Unlike a traditional retail high interest savings account, the HIIA offers investors a competitive interest rate of 3.10%<sup>1</sup> with an innovative guaranteed minimum interest rate that's linked to Prime.<sup>2</sup> The B2B Trust HIIA™ is also eligible for CDIC deposit insurance.<sup>3</sup>

"In these difficult economic times, advisors are looking for stable investment options that offer competitive rates of return for their clients," says François Desjardins, President and CEO of B2B Trust. "Whether you are an advisor looking to build equity in your clients' portfolios, or an individual investor who chooses to have a professional manage your finances, the new B2B Trust HIIA is right for you."

One of the HIIA's core advantages is the ongoing guaranteed minimum interest rate which remains in effect for the calendar year – a valuable benefit that none of B2B Trust's key competitors currently provide. In essence, B2B Trust guarantees that investors will always earn an interest rate that is greater than, or equal to, Prime minus the set differential amount on any given day based on the Prime rate on that day.

Other key benefits include:

- No minimum purchase;
- No minimum balance – interest is paid on every dollar;
- No fees;<sup>4</sup>
- No lock-in period or maturity date; and
- Eligibility for both registered and non-registered accounts.

For advisors, the primary advantage of B2B Trust's HIIA is its ease-of-access. The HIIA is available through FundSERV, the system most widely used by, and most familiar to, advisors. "HIIA outpaces the competition with an aggressive interest rate and because it is available through a platform used by advisors, they have convenient access to this exciting new investment vehicle," notes Mr. Desjardins. "With this launch, B2B Trust secures its position as one of the leading Canadian financial services providers for intermediaries."



### **About B2B Trust**

B2B Trust is a wholly-owned subsidiary of the Laurentian Bank of Canada. Headquartered in Toronto with offices from coast to coast, B2B Trust serves more than 14,000 financial professionals – this includes independent advisors and brokers, dealerships, brokerage firms, and fund manufacturers. B2B Trust offers the highest quality products with competitive pricing and exceptional service; key market offers include investment and RRSP loans, broker deposits, self-directed accounts, banking services and Laurentian Bank broker mortgages. For additional corporate and product information, visit [www.b2btrust.com](http://www.b2btrust.com).

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<sup>1</sup> Rates are per annum and subject to change without notice. Interest is calculated daily on the closing balance and paid monthly. The posted interest rate is effective October 9, 2008 on the B2B Trust H1IA A Series and subject to change at any time. <sup>2</sup>The Prime rate is the Laurentian Bank of Canada Prime rate, which may fluctuate from time to time. The guaranteed minimum interest rate is based on the Prime rate less a defined differential amount that is reset annually on December 31st. <sup>3</sup>B2B Trust is a member of the CDIC. For more information about CDIC coverage, refer to [b2btrust.com](http://b2btrust.com) for a copy of the CDIC brochure "Protecting Your Deposits". <sup>4</sup>No B2B Trust H1IA fees; account fees may apply depending on where the account is held.

<sup>TM</sup> B2B Trust H1IA is a trademark of B2B Trust. @B2B TRUST is a registered trademark of B2B Trust.