

# Exclusive cross-border banking package for RBC employees and retirees – convenience and savings when you're in the U.S.

Do you frequently travel to the U.S. to shop, vacation, catch a game or visit family? Now you can take advantage of convenience and savings with a cross-border banking package, offered exclusively to RBC® employees and retirees located in Canada.



Make travel to the U.S. easier with the RBC employee/retiree cross-border banking package.

With an RBC employee cross-border banking package, you can:

- Save time and money by making instant and free transfers between your RBC Royal Bank® account (Canadian) and RBC Bank™ account (U.S.)<sup>1</sup>
- Save on foreign transaction fees when paying for purchases in the U.S., including hotels, flights and online purchases
- Pay your U.S. issued credit cards and U.S. bills online through RBC Bank Online Banking
- Access your account or credit card statements wherever you are by signing up for eStatements
- Ensure your debit and credit cards will be accepted in the U.S.

## About RBC Bank

RBC Bank (Georgia) N.A. is a wholly owned subsidiary of Royal Bank of Canada and operates as a full service online bank in the U.S. We serve clients in all 50 states and provide cross-border banking solutions to Canadian RBC clients.

Note: To open an RBC employee U.S. banking package, you'll need to first enrol in RBC Royal Bank Online Banking.

Your RBC employee/retiree cross-border banking package at a glance



No monthly fee Direct Checking account

- Monthly account fee is waived
- No minimum account balance required
- 10 debits included per month<sup>2</sup> (\$1 for each debit over monthly limit)
- Access to thousands of no-fee<sup>3</sup> ATMs in the U.S. for cash withdrawals and deposits (U.S. dollars)
- No RBC Bank fee to use ATMs at other banks. Up to 2 ATM fees<sup>4</sup> charged by other banks reimbursed upon request per statement cycle.



No annual fee<sup>5</sup> RBC Bank Visa<sup>+</sup> credit card<sup>6</sup>

- Earn 1 RBC Rewards® point for each \$1 spent, redeemable for travel, merchandise, gift cards and more
- Convert and transfer RBC Rewards points earned using your RBC Bank (U.S.) credit card to your Canadian RBC Rewards account<sup>7</sup>
- Enjoy extensive insurance benefits, such as travel accident coverage, auto rental collision damage waiver, warranty manager and more



Looking for your dream vacation home in the U.S.?



U.S. mortgage discounts exclusive to RBC employees and retirees

As the only national mortgage provider dedicated to helping Canadians purchase property in the U.S., RBC Bank makes property financing simpler for Canadians:<sup>8</sup>

- ‡ Both your Canadian credit history and your relationship with RBC Royal Bank will be used to help secure a mortgage in the U.S.
- ‡ You won't be charged a foreign national premium

- ‡ \$560 Commitment Fee is waived
- ‡ 50% off your loan Origination Fee (the standard Origination Fee is 1% of the loan amount)

You can also get a 0.25% rate discount on a U.S. Home Equity Line of Credit<sup>9</sup>

For more information about U.S. mortgages, visit [rbcbank.com/usmortgage](http://rbcbank.com/usmortgage). For information about the U.S. Home Equity Line of Credit, call 1-866-283-5928.

Apply for a cross-border banking package today.

Visit your local RBC branch and be sure to ask for the RBC employee cross-border banking package.

For more information on cross-border banking, visit [rbcbank.com](http://rbcbank.com).



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<sup>‡</sup> All other trademarks are the property of their respective owners.

RBC Bank is RBC Bank (Georgia), National Association ("RBC Bank"), a wholly owned U.S. banking subsidiary of Royal Bank of Canada, is a member of the U.S. Federal Deposit Insurance Corporation ("FDIC"). U.S. deposit accounts are insured by the FDIC up to the maximum amount permissible by law. U.S. banking products and services are offered and provided by RBC Bank. Canadian banking products and services are offered and provided by Royal Bank of Canada. U.S. deposit accounts are not insured by the Canada Deposit Insurance Corporation ("CDIC").

<sup>1</sup> 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 your RBC Royal Bank or RBC Bank account. Transaction may not appear on your RBC Bank (U.S.) account transaction history until the following day but will reflect the date of transfer.

<sup>2</sup> Debit transaction charges do not include service charges and online fund transfers such as a transfer to a deposit account, a credit card payment and north and south transfers between an RBC Royal Bank account and RBC Bank account in the same name.

<sup>3</sup> Standard account fees and transaction limitations will apply.

<sup>4</sup> 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.

<sup>5</sup> Additional credit card transaction fees will apply as follows: Balance Transfers – Either \$10 or 3% of the amount of each transfer, whichever is greater (after the end of the introductory period, the maximum fee is \$99). The Balance Transfer fee has no maximum during the introductory period (first 6 monthly billing cycles); thereafter, this fee will be a maximum of \$99 per Balance Transfer. Cash Advances – Either \$5 or 3.5% of the amount of each Cash Advance, whichever is greater. Foreign Transaction Fee – 1.5% of the U.S. Dollar amount of the foreign transaction regardless of whether the transaction is made in U.S. Dollars or in a foreign currency (Exception: Puerto Rico and U.S. Virgin Islands). Late Payment Fee – up to \$35. Returned Payment Fee – up to \$35.

<sup>6</sup> All loans and lines of credit are subject to approval.

<sup>7</sup> When transferring points, points are converted at a 2 to 1 ratio from RBC Bank to RBC Royal Bank— meaning for every 2 RBC Bank RBC Rewards points transferred, you will receive 1 RBC Royal Bank RBC Rewards point. Once points are transferred, points will be guided by the Terms and Conditions of the RBC Rewards Program at Royal Bank of Canada. For complete terms, conditions and restrictions that apply to the RBC Rewards program, please visit [www.rbcbankrewards.com](http://www.rbcbankrewards.com) or call 1-888-257-6837.

<sup>8</sup> Mortgages are subject to approval, including verification of acceptable income, creditworthiness 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. RBC Bank, Equal Housing Lender.

<sup>9</sup> All Home Equity Lines of Credit are subject to approval, including verification of acceptable income, creditworthiness and property valuations. Minimum and maximum property values and maximum loan-to-value ratios apply. Homeowners insurance is required for all lines of credit, and flood insurance is required if property is located in a Special Flood Hazard Area. Equity Line and corresponding APR will be priced using a base rate of Prime Rate (as published in The Wall Street Journal, Eastern Edition, on the 25th day of the month). The current rate is 3.25% as of February 27, 2015 plus or minus a margin disclosed at the time of application. Rates are subject to change based on changes in the Prime Rate, but will not exceed 18%. Paying the minimum payment may result in a balloon payment when the line matures. In addition to a ½% Origination Fee (with a \$500 minimum and \$2,000 maximum) due at origination and a \$50 annual fee, third party closing costs (vary by state) may range from \$900 to \$9,000.