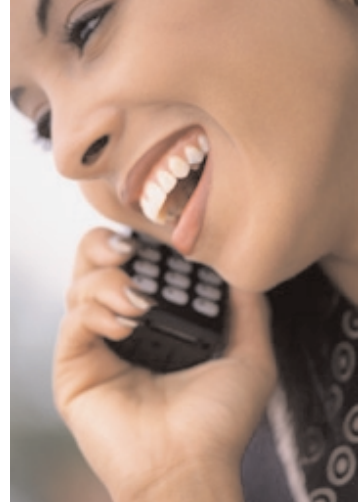


Better
Banking
Solutions
for the
Small Business
Sector



Your Money
Deserves
More Interest

An overview of our Deposit Services

A niche
banking
opportunity
for the
right-sized
business

Since 1989 we have been helping small and medium sized businesses take advantage of some of the most rewarding banking products offered by the financial industry in Canada.

Our principals, with over 40 years of senior executive experience in major trust companies, saw an opportunity for certain medium to small-sized businesses.

Our expertise and banking know-how helps companies save time, earn higher returns on their deposits and establish more productive banking relationships.

Given that our expertise is in deposit banking, we specialize in three high-yielding banking products for the small business sector...
chequing accounts, savings accounts and term deposits.

With our package, you will be dealing with a major chartered bank so you will continue to enjoy all the security and services that your current bank offers.

Over the past 18 years, over 400 businesses have taken advantage of our package of services and currently, as a group, they have over \$500 million on deposit.

It is important to note that we provide all of these services – and more – at no cost to our clients. We are able to do this because the financial institutions pay us. They appreciate the size of our deposit business.

We attribute our growth and success to the fact that our business was built on the same premise that it continues to thrive on. That premise is

“Your Money Deserves More Interest”.

A prudent philosophy for Business Banking

Your money
deserves
more
interest

Our clients have told us that the most important criterion for managing their money is that it be safe... so we only deal with institutions that qualify for the federal government's CDIC coverage and, where the amounts involved are large, have an excellent credit rating.

Accessibility – being able to get at your money when you need to – is key to our deposit services. Our business is founded on our ability to get you as high a rate as possible -- without sacrificing the flexibility you need for your operations.

Everyone wants the best rate of return on the market. This is why we work with 20 financial institutions. We shop their rates daily to help our clients get the best rate possible. Moving your rate from 2% to 3%, for instance, improves your return by 50%.

We're in the service business. We make it more convenient for our clients to conduct their banking and deposit transactions than they have ever experienced before.

A change of account managers at your bank can be unsettling. Our clients avoid this discomfort because we act as their broker. By working with us, our clients enjoy exceptional continuity in personnel, quality of service and level of performance.

A market sector in need of Better Service

We only work for small and medium-sized companies

Big businesses don't require our services because they have in-house treasury departments. (In effect, we provide treasury services to our small business clients.)

The consumer-banking sector does not appeal to us because of their small balances and high maintenance needs.

The small business sector is attractive because of its size -- there are over 50,000 small businesses in Calgary, half of them are net depositors and all have at least one bank account.

This sector is also attractive because business people are frequently dissatisfied with their banking experience and intuitively know that there must be a better banking package out there.

Our proposition is pretty straightforward: we will make you more money on your deposits. We will give you better service than you're currently getting. We'll help you save time and money -- plus, we'll give you free expert banking advice and assistance when you want it.

A partial list of Our Clients

Over the past
15 years we
have rarely
lost a client

Geophysical Firms

Apoterra Seismic Processing
GEDCO
Geo-Search Data
Martex
Resolution Seismic Imaging
Sensor Geophysical
Time Seismic Surveys

Oil and Gas Related Industries

Aguila Exploration Consultants
Brusset Consultants
Cherryhill Resources
E-Jay Petroleum
Harbinger Exploration
Jesk Resources
Kinwest Resources
Optimum Energy Management
Optimum Energy Products
Rakhit Petroleum Consulting
Ram Cementers
Regent Land Services
Reliance Engineering Group
Skystone Engineering
Taku Gas

Real Estate Brokers

Century 21 Bravo Realty
Century 21 The Professionals
HomeLife Builders Realty
MaxWell Canyon Creek
MaxWell Classic Realty
MaxWell Norwest Real Estate
MaxWell Realty Edmonton
MaxWell South Star Realty
MaxWell Westview
Realty Executives NorthRidge
Re/Max House of Real Estate
Re/Max Landan Real Estate
Re/Max Real Estate Central
Re/Max Realty Professionals
SMI Commercial Real Estate Calgary
Unison Realty Group

Business Services

Cheque Print Solutions
Leisure Research
Registry Connect
Rickard Realty Advisors
Jan A. Wittig Management Consulting

Health & Wellness

Centre For Preventative Medicine
Wendy Froberg, Psy.D
HPM Group
Sunshine Select Products

Mortgage Brokers

Alta West Mortgage
Concord Mortgage Group
Fidelis Mortgage
Moralta Funding

Law Firms

Irvin P. Adler
Arkell Damen
David Busheikin
Cameron Horne Law Office
Clark & Clark
Cornerstone Law Group
Delta Law Office
Demiantschuk Milley Burke & Hoffinger
Docken & Company
Paul J. Dunn
Brian D. Hassett
Hoffman Dorchik
LeClair Thibeault
Carl E. McClintock
Millar & Associates
Milne, Davis & Young
Marlin L. Moore Q.C.
Masuch, Albert & Neale
Mullen Craig
Edward L. Owens
Sean O'Neil
Gerry A. Peacock
Peterson, Shields & Galbraith
Quinn Law Firm
Scott Law Firm
Sefcik & Company
Stemp & Company
Donald E. Teed
Madeline J. Wood
Paul G. Wozniak
Your Lawyer

Graphics/Display

Accessories West
Betty K. Cooper Creative Concepts
DaSilva Graphics
Mona's Creative Design
Nexus Exhibits
Smith + Associates
Sunshine Embroidery Punching

Financial Management

Benefit Planners
Bergh Enterprises
Blaeberry Estate Planning
Camoco Financial Group
Cleveland Finance
Financial Strategies Planning
Francis McLachlan Financial Group
Mapel Lease Financial

Not For Profit Organizations

Alberta Assoc of Rehabilitation Centres
Alzheimer Society of Alberta
Assoc of Condominium Managers of Alberta
Building Owners and Managers Assoc of Calgary
Calgary Apartment Association
Calgary Block Watch Council
Calgary Downtown Association
Canadian Assoc of Insurance and Financial Advisors
Canadian Parks And Wilderness Society (Calg/Banff)
Federation of Calgary Communities
Graduate Students' Assoc of the University of Calgary
International Association of Business Communications (Calgary Chapter)
Irish Cultural Society
Lake Bonavista Community Association
Mountainview Sports & Handicapped Society
Redwood Meadows Members Club
Senior Petroleum Producers Assoc
Vertigo Mystery Theatre
The Women's Centre Of Calgary

Insurance Brokers

Church Eaton Insurance
Financial Management Alberta
Rigby Insurance
Young & Haggis Insurance

Accounting Firms

J. Douglas Cageorge Professional Corp
Roberts & Company CAs

Computer Related Industries

CompuTouch
H2O Design Inc.
Perfect Solutions Consulting

Property Management

Accredited Condominium Management
Amethyst Property Management
Benchmark Management
Boswell Krieger Management & Realty
C-Era Property Management & Realty
Condeau Management
Condominium First Management
Connelly & Company Management
Co-operators Development
Critical Path Properties
Diversified Management Southern
Envision Property Management
Equity Capital Management & Realty
Magnum Property Management
Maraposa Magwood
MCM Property Management
Montgomery Ross and Associates
Peregrin Property
Prestige Property Management
Realty Link
Renoir Management
SMI Commercial Real Estate Calgary
Sunflower Property Management
Sutherland Asset Management
Trebtor Holdings
Ultimate Property Management

Construction Related Industries

Country Gardens Landscape
Free Enterprises
Integrated Land Design
Prism West Enterprises

An overview of Canada's Major Banks

Why we choose to work with The National Bank of Canada (NBC)

When choosing a bank, the safety of your deposits is the single most important need for your business. Safety in a bank is measured by analyzing the four criteria that make banks successful:

1. Age: Old banks have shown an instinct for survival.
2. Diversification: Widespread operations and number of branches are key to a bank's longevity.
3. Size: Big banks, as measured by assets and staff size, have always outlived small banks.
4. Credit: The highest possible short-term deposit credit rating. Banks having an R-1 rating from Dominion Bond Rating Service "typically exemplify above average strength" and is proof of prudent management.

The National Post and The Globe & Mail refer to Canada's "big six" banks. Here are their rankings as of October 31, 2006:

BANK	FOUNDED	DOMESTIC BRANCHES	ASSETS (BILLIONS)	EMPLOYEES	SHORT-TERM DEPOSIT RATING
Royal	1869	1443	\$537	61,000	R-1
TDCT	1855	1017	\$392	51,000	R-1
Scotia	1832	972	\$379	53,000	R-1
BMO	1867	1172	\$309	35,000	R-1
CIBC	1817	1055	\$304	38,500	R-1
National	1859	451	\$117	17,000	R-1

In 1989 we chose to go with NBC because, of the 10 institutions that were invited to tender, NBC fit the safety criteria AND offered our clients the best program. This is still true today.

An overview of our Smart Savings Accounts

Put the interest
back where
it belongs:
in your
pocket

1. **Very Interesting Returns.**
We've negotiated alliances with the Manulife Bank of Canada and the ING Bank of Canada. Both are offering high-income producing savings accounts for short-term money. They're able to offer you much higher interest rates than your existing bank because Manulife and ING are virtual banks. As they have no branches, their operating costs are much lower than conventional institutions.
2. **Safe as Money in the Bank.**
Because we only deal with large, chartered Canadian banks that qualify for the federal government's CDIC coverage, your funds are as safe as money in the bank.
3. **Low-cost convenience.**
When used as a savings account, there are no service fees to pay. Transactions are all conducted online so inter-bank transfers are easy to process, manage and record.
4. **Productive Liquidity.**
The high interest rates on our Smart Savings Accounts make it worth your while to use our savings accounts for revenue generation. And with your funds readily available to you on 48 hours, or less, notice, you can put all your money to work immediately - without the worry of getting caught in a cash flow squeeze.
5. **Smart is Free and Easy.**
Our Smart Savings Accounts are very easy to set up. We'll train your staff. And we'll charge you nothing for our services (because the banks pay us for the business we bring them).
6. **Expert Advice and Banking Assistance.**
With over 40 years of senior executive experience in major trust companies, we have the expertise and banking know-how to help you save time, earn higher returns on your deposits and establish productive banking relationships.
7. **Fit for Purpose.**
Our Smart Savings Accounts are appropriate for a variety of business purposes. In particular, property and condominium managers use them to maximize returns on short-term deposits. Seasonal businesses use them for income stabilization. Lawyers and realtors use them for short-term trust funds.

An overview of our Preferred Term Deposits

Our purchasing
power pays off
with higher
interest rates
for you

- 1. Maximum Rate of Return.**
It's simple: the higher the rate, the more interest your money will earn. So we source the top-performing GICs on the market. We do this by soliciting competitive bids from 23 financial institutions. And because we deal with their treasury desks, we offer rates that significantly outperform those at your local bank.
- 2. Wholesale versus Retail.**
When you buy GICs from your local bank, you get their "retail" interest rate, which is always lower than the "wholesale" rate. In comparison, we get you the higher "wholesale" interest rate by using our purchasing power to buy GICs direct from institutional treasury desks.
- 3. Preferred Safety.**
To protect your capital, we only deal with institutions that qualify for the federal government's CDIC coverage and have an excellent credit rating.
- 4. Convenience without Cost.**
For your convenience, we help with the administration of our Preferred Term Deposits. We offer rate sheets, pick-up and delivery of cheques, monthly statements and maturity alerts. We can help you match your investments to meet scheduled cash needs, offer RRSP assistance and more. Best of all, you'll receive these services at no cost to you because the institutions pay us.
- 5. Term Deposit Expertise.**
With over 40 years of senior executive experience in major trust companies, we concentrate on long-term investments. We specialize in "no-risk" guaranteed products and currently have some \$250 million on deposit.
- 6. Your Money Deserves More Interest.**
This simple philosophy led to the development of our Preferred Term Deposits. Their higher interest rates combined with our expert services have served our clients well. Property managers are able to maximize their returns on long-term deposits. And lawyers are able to increase their clients' earnings on their long-term trust funds.

A wide selection of the Best Rates in Alberta

ISSUER	0-29 DAYS	30 DAYS	60 DAYS	90 DAYS	120 DAYS	180 DAYS	270 DAYS	1 YEAR	1.5 YEARS	2 YEARS	3 YEARS	4 YEARS	5 YEARS
BANK A/Cs (MINIMUM)	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
National Bank - Chequing	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
National Bank - ITFs	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
CASHABLE GICs (MINIMUM)	Cashable AFTER 30, 60, 90 etc. days. Sold as 1 or 2 year investments.							\$10,000					
Bank of Montreal Mtge	0.000	2.300	2.350	2.350	2.350	2.350	2.350	2.350	-	-	-	-	-
Bank of Nova Scotia	0.000	2.300	2.300	2.300	2.300	2.300	2.300	2.300	-	-	-	-	-
Citizens Bank	0.000	1.500	1.500	2.000	2.000	2.000	2.000	2.000	-	-	-	-	-
National Bank HO	0.000	0.000	0.000	0.000	2.000	2.000	2.000	2.000	2.000	2.000	-	-	-
TD Mortgage Corporation	0.000	0.000	0.000	2.250	2.250	2.250	2.250	2.250	-	-	-	-	-
BONUS RATE GICs (MINIMUM)	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Cashable Nat Bank Local	0.000	0.875	0.975	1.225	1.325	1.325	1.475	1.475	-	1.875	2.225	2.625	3.125
LOCKED-IN GICs (MINIMUM)		\$50,000	\$25,000	\$17,500	\$12,500	\$8,500	\$5,500	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Advisor's Advantage Trust	-	2.000	2.050	2.125	2.150	2.350	2.350	2.700	3.050	3.300	3.650	3.900	4.200
B2B Trust	-	-	-	-	-	-	-	2.600	-	3.100	3.550	3.950	4.250
Bank of Nova Scotia	-	-	-	-	-	1.900	1.900	2.550	-	3.150	3.600	3.950	4.250
Bank West	-	1.500	1.500	1.500	1.500	2.300	2.300	2.650	-	3.000	3.500	4.050	4.300
CIBC Mtges	-	-	-	-	-	-	-	2.450	-	2.950	3.400	3.750	4.050
CIBC Trust	-	-	-	-	-	-	-	2.450	2.700	2.950	3.400	3.750	4.050
Co-operative Trust	-	1.000	1.100	1.350	1.350	-	-	2.375	-	2.725	3.425	3.575	3.975
Home Trust	-	-	-	-	-	-	-	2.600	-	3.100	3.600	3.900	4.200
Laurentian Bank	-	2.300	2.350	2.350	2.350	2.350	2.400	2.575	-	3.125	3.625	4.000	4.275
Manulife Bank	-	-	-	-	-	-	-	2.600	-	3.150	3.600	3.950	4.250
Maple Trust	-	-	-	-	-	-	-	2.600	-	3.100	3.550	3.850	4.100
Montreal Trust	-	-	-	-	-	1.900	1.900	2.550	-	3.150	3.600	3.950	4.250
National Bank Local	-	-	-	-	-	-	-	1.600	-	2.000	2.350	2.750	3.000
NatCan Trust	-	-	-	-	-	-	-	1.600	-	2.000	2.350	2.750	3.000
National Bank HO	-	2.050	-	2.050	-	2.100	-	2.350	2.650	2.950	3.500	3.850	4.200
National Trust	-	-	-	-	-	1.900	1.900	2.550	-	3.150	3.600	3.950	4.250
Pacific & Western Bank	-	2.400	2.500	2.650	2.850	2.850	2.850	3.000	-	3.200	3.400	3.900	4.150
Peace Hills Trust	-	0.750	0.750	1.000	1.000	1.250	1.250	2.600	-	2.850	3.250	3.600	3.850
Peoples Trust	-	2.500	2.450	2.650	2.650	2.800	2.800	3.100	-	2.500	2.750	3.000	3.750
Scotia Mtge Corp	-	-	-	-	-	1.900	1.900	2.550	-	3.150	3.600	3.950	4.250
TD Mortgage Corporation	-	-	2.400	-	-	-	-	2.550	-	3.150	3.600	3.950	4.250
BONUS RATE GICs (MINIMUM)						\$10,000	\$10,000	\$10,000		\$10,000	\$10,000	\$10,000	\$10,000
Co-operative Trust	-	-	-	-	-	1.450	1.500	2.500	-	2.850	3.550	3.700	4.100
BONUS RATE GICs (MINIMUM)				\$25,000	\$25,000	\$25,000	\$25,000						
Manulife Bank	-	-	-	-	-	2.450	2.450	-	-	-	-	-	-
TD Mortgage Corporation	-	-	-	2.400	2.400	2.400	2.400	-	-	-	-	-	-
BONUS RATE GICs (MINIMUM)			\$50,000	\$50,000	\$50,000	\$50,000	\$50,000						
Manulife Bank	-	-	-	2.450	2.450	2.450	2.450	-	-	-	-	-	-
Peoples Trust	-	-	2.550	2.750	2.750	2.900	2.900	-	-	-	-	-	-

CURRENT AS OF: 11/6/03*

* All rates are subject to change without notice.

NOTES

1. Minimums apply to total purchases for each account each day, not to individual certificates.
2. Rates quoted are for annual or maturity payment frequency. Compound payment attracts equal or lower rates.
3. One to five year special redeemable GICs are available only to property managers.
4. For deposits over \$500,000 please ask us for a special quote.
5. All listed institutions are CDIC insured.

A perfect program for your Business Banking

There are nine reasons to consider our Deposit Services

Our Independent Deposit Service is designed to make major improvements in the dealings of the small business owner with the banking system...higher earnings, lower costs, improved convenience and a more relaxed relationship.

1. Daily Interest on your Chequing Account.
Most banks pay little or no interest on the money that sits in your chequing account. This means your company could be walking away from thousands of dollars of interest income each year. On behalf of our clients, we have negotiated with the National Bank of Canada to pay Prime – 3.00%.
2. Reduced Service Charges.
To put a little more money into your pocket every year, you will save 15% on the five core bank service charges.
3. Free Delivery of Your Deposits to the National Bank by Bonded Courier.
We save you the time you or your employee currently spends running to the bank to stand in line. This convenient service can save your firm \$3,000 a year or more in time lost to banking activities.
4. Fast, inexpensive Cheque Printing.
Switching banks should not cost you money. So the National Bank pays for your first six months' supply of cheques, to replace your present stock.
5. Free Banking Expertise.
You're a businessperson not a banking expert so now you will have an outside broker to resolve banking issues. We save you time, reduce your aggravation and achieve fairer outcomes should disputes arise.
6. Free Profit Improvement Assessment.
There's a simple test to tell if it's worth your while to change banks. By the way, you may be surprised by how simple and painless it is to switch.
7. Expert Credit Assistance.
If you need credit now or in the future, we'll help you submit the ideal package. Our counsel and aid in helping you meet your credit needs is provided at no cost to you.
8. Best GIC Rate-finder Service.
If you or your RRSP is a buyer of term deposits, we can help you secure the highest rates in the province. There is no charge for this service.
9. Knowledgeable Resource for Financial Services.
Free advice on mortgages, personal lines of credit and other financial services is yours for the asking.

A prudent program for Condominium Investments

Your Reserve
Funds can earn
significantly
higher interest

Our Reserve Fund Investment Program is designed specifically for condominium corporations. It provides Property Managers and Boards with a simple strategy based on the five pillars of sound fundamental condominium investing.

- 1. Security of Principal.**
To avoid the inherent risk of loss in the stock, bond, mortgage and mutual fund markets, we advocate only term and savings products from institutions with CDIC coverage and an excellent credit rating.
- 2. Accessibility.**
We build the plan around your needs. We can match certificate maturity dates with the projected spending needs of your Reserve Fund Study. Or we can “ladder” maturities to provide 20% of funds annually to cover repair costs. We also routinely provide certificates that are callable without penalty at any time.
- 3. Obtaining a Superior Rate of Return.**
We source the best performing savings accounts and GICs on the market.
 - For short-term holdings, we recommend the online savings account from Manulife Bank because it pays the highest rate of interest. (It currently yields over 30 times more than the average savings account.)
 - For long-term deposits, we solicit competitive bids from 23 financial institutions. Because we deal with their treasury desks, we offer rates that significantly outperform those offered by your local bank.
- 4. Continuity of Approach.**
With the constant turnover of board treasurers, maintaining one sensible investing strategy over the long haul becomes difficult. Our expertise comes from deep familiarity with the techniques used by the investment arms of major trust companies. Since 1989, this has enabled us to provide boards with a consistent, long-term and rewarding strategy.
- 5. Convenience.**
For busy Property Managers, reducing time spent on investments is a major savings of staff costs. These savings help keep the management fees down. We offer rate sheets, pick-up and delivery of cheques, monthly statements, maturity alerts and attendance at meetings. Phoning us is the only thing your staff has to do! All of this is provided at no cost... the institutions pay us.
- 6. A Proven Track Record.**
We have helped manage and place about \$35 million dollars of reserve funds for some 700 condominium corporations. In every instance, our Reserve Fund Program has significantly improved the rate of return on their investments without reducing their security, liquidity or convenience.
- 7. The First Step: A Free Profit Improvement Assessment of Your Existing Investments.**
We can demonstrate how much extra revenue our plan will generate for your organization. We will conduct an analysis of your present investments – along with your OCP/ CCN and the projected expenses page from your Reserve Fund Study – and produce a proposal for your board to review. It will clearly demonstrate the interest benefits of our Reserve Fund Program vis-à-vis your current investments.

A profitable program for Rental Property Owners

Your security deposits can earn more interest

Our Security Deposit Program is designed specifically for the owners of residential rental property and their property managers. It maximizes your interest income without compromising your obligations to your tenants, or the liquidity you need for operations.

- 1. Maximum Rate of Return.**
The Residential Tenancies Act generally calls for you to pay interest to your tenants. Meanwhile, most banks pay little or no interest. Our approach calls for your security deposits to be placed in a trust account – with full chequing privileges – at the National Bank of Canada (NBC) at prime minus 3.00%... an excellent chequing account rate. The bulk of the balance is then either invested in a high-interest Manulife Bank of Canada savings account or in cashable NBC 1 to 5 years Guaranteed Investment Certificates (minimum \$5,000, competitive rates). Thus, all earnings after paying the tenants belong to you, the owner.
- 2. Security of Principal.**
To avoid the inherent risks of the stock, bond, mortgage and mutual fund markets, we only utilize the services of financial institutions with CDIC coverage and/or an excellent credit rating.
- 3. Accessibility When You Need It.**
While term deposits attract higher rates, they are inflexible. We've customized our program around your needs. We have negotiated an agreement including a letter issued by NBC that guarantees a no penalty call feature. Your deposits are cashable at any time in the event that all tenants have to vacate, or a change in the ownership or management of the building.
- 4. Convenience.**
For busy Property Managers, reducing time spent on administering security deposits is a significant saving of staff costs. This saving helps keep the management expense down. We offer rate sheets, pick-up and delivery of cheques, statements, maturity alerts and other features. Phoning us is the only thing the staff has to do! All of this is provided at no cost... the institutions pay us.
- 5. A Proven Track Record.**
Since 1989, we have been helping property managers maximize their rate of return. In total our 400 corporate clients have some \$500 million on deposit.
- 6. The First Step:**
A Free Profit Improvement Assessment of Your Existing Deposits.
There's a simple test to tell if it's worth your while to take advantage of our Security Deposit Program. Our assessment process is surprisingly easy and we perform it at no cost to you. If there is a fit, we will help you take advantage of the most rewarding deposit services offered by financial institutions in Canada.

A rewarding program for Businesses with Big Balances

Your excess
balances can
earn more
interest

Our Program for Big Balances, features a customized 5-Year Cashable Certificate from the National Bank of Canada (NBC). It is designed for businesses with average balances routinely in excess of \$100,000... with longer-term obligations and uncertain withdrawal dates.

1. **Daily Interest on your Chequing Account.**
Most banks pay little or no interest on the money that sits in your chequing account. This means your company could be walking away from thousands of dollars of interest income each year. On behalf of our clients, we have negotiated with the National Bank of Canada to pay Prime – 3.00% as well as a 15% discount on core service charges.
2. **Double Your Rate of Return.**
Our strategy for calculating what you should put out for longer terms allows you to buy 5-year cashable certificates (at NBC's preferred rate). This more than doubles the rate of return on your chequing account.
3. **Liquidity Without Penalty.**
You may cash in a certificate before the maturity date without fees or service charges.
4. **The Flexibility to Switch to Higher Rates.**
Should rates rise significantly, you can redeem and reinvest at the higher rates on the 15th of January, March, May, July, September and November. Not only are you insulated against falling rates; you can also take advantage of rising rates.
5. **Simple Interest Adjustment, If Cashed Early.**
For example, if you cash in a certificate three years into a 5-year term, your interest is retroactively adjusted to the 3-year rate.
6. **Frequent Opportunities to Cash In.**
You may redeem certificates on the 15th of January, March, May, July, September and November.
7. **Convenient Certificate Denominations.**
Certificates are issued in multiples of \$50,000, avoiding the cost of partial redemptions.
8. **Optional Matching Line of Credit.**
To save cashing in certificates, NBC will provide a line of credit of 95% of the value of, and secured with, your own certificates if you wish.
 - Low application fee of \$250.
 - Rate (higher of) prime, or certificate rate \pm of 1%.
 - Low stand-by fee of .6 of 1% per year, payable monthly.

A better trust program for Prudent Fiduciaries

It's convenient.
It's easy to
administer.
And it
maximizes the
returns on
clients' funds
in trust.

Designed specifically for law firms that regularly segregate trust funds, our Active Cash Management Program can significantly increase your clients' earnings. If you wish, it can also generate additional revenue for your firm.

- 1. Trustee Act Compliance.**
As required by The Trustee Act of Alberta, our program profitably utilizes Individual Trust Funds (ITFs) to "obtain a reasonable return" and "avoid undue risks" in regards to all "trust circumstances".
- 2. Avoiding Undue Risks.**
To protect your clients' money, our program only utilizes the guaranteed term and savings account products from institutions that qualify for the federal government's CDIC coverage and have an excellent credit rating.
- 3. Obtaining a Superior Rate of Return.**
We source the best performing savings accounts and GICs on the market.
 - For short-term holdings, we recommend the online savings account from Manulife Bank because it pays the highest rate of interest. (It currently yields over 30 times more than the average savings account.)
 - For long-term deposits, we solicit competitive bids from 23 financial institutions. Because we deal with their treasury desks, we offer rates that significantly outperform those offered by your local bank.
- 4. Here's How it Works.**
You retain your current banking arrangements. Your staff will continue to make deposits to your existing Mixed Trust Account (MTA). ITF savings accounts at Manulife Bank can be opened with a simple fax form. Once opened, funds can then be transferred back-and-forth between your MTA and your ITF accounts.
- 5. It's easy. It's inexpensive. And it's liquid.**
We'll make the arrangements with Manulife Bank. We'll train your staff. And because the system generates step-by-step audit trails, they're easy to track. Service charges are non-existent. You can get your clients' money back at any time on 48 hours, or less, notice.
- 6. The Bottom Line.**
Our Active Cash Management Program will significantly increase your clients' earnings. And if you wish, our program can also generate new revenues for your firm. According to our CA, it is acceptable for law firms to charge an Active Cash Management fee of up to 33% of the additional income generated for your clients. Should you do so, your clients will still enjoy higher returns on their funds than they might receive elsewhere.

An established program to Enhance Your Marketing Efforts

How to increase your Marketing Outreach

“Co-Operative advertising is a sharing of advertising costs between the retailer and the manufacturer or wholesaler. For example General Mills may pay 50% of the cost of... a chain's weekly newspaper ad that features a Betty Crocker cake mix special”. (Foundations of Marketing, Beckman, Kurtz and Boone. Published by Holt, Rinehart and Winston of Canada, 1982)

15 years ago our Company made a decision to deploy its fairly substantial marketing dollars not in media advertising (which would alert other banks to our programs) but in building our client base largely from referrals from our satisfied clients.

We do this by engaging in “co-operative advertising” with certain of our clients. This technique is common in retailing. We have broadened it into the financial field and into marketing rather than narrowly into advertising.

To qualify for our co-op marketing program a client has to generate a certain amount of income to us under a formula we have established.

Every business has a marketing program, of greater or lesser formality. Our clients know what works for them and we do not attempt to influence the deployment of their promotional dollars.

To those clients who qualify for our program we write a letter quarterly (late February, May, August and November) offering a specific contribution to their ongoing marketing programs and asking, in return, for a commitment from them to provide us with referrals whenever the opportunity arises. They immediately send us an invoice (by facsimile) which we promptly pay.

Survey of Canadian Dollar Account Common Service Charges

SERVICE CHARGES	ATB Financial	Bank of Montreal	CIBC	First Calgary Savings	NATIONAL BANK (with 15% disc.)	Royal Bank	Scotiabank	TD Canada Trust	AVERAGE
	02/07/01	04/04/01	03/09/01	03/10/18	01/05/15	02/05/01	02/12/01	04/01/01	
CORE CHARGES									
deposit	\$0.80	\$0.80	\$0.80	\$0.55	\$0.72	\$0.80	\$1.00	\$0.79	\$0.78
cheque	\$0.80	\$0.77	\$0.80	\$0.55	\$0.72	\$0.80	\$0.80	\$0.79	\$0.75
items		\$0.16	\$0.13		\$0.13	\$0.15	\$0.15	\$0.15	\$0.15
bank notes deposited (\$1M)		\$2.10	\$1.80		\$1.62	\$2.15	\$2.20	\$2.00	\$1.98
coins deposited (\$1C)		\$2.10	\$1.80		\$1.62	\$2.15	\$2.00	\$1.00	\$1.78
OTHER CHARGES									
overdraft (debit)		\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
stop payment	\$7.50	\$12.50	\$10.00	\$10.00	\$16.00	\$10.00	\$8.00	\$10.00	\$10.50
client cheque returned	\$20.00	\$30.00	\$35.00	\$25.00	\$30.00	\$25.00	\$20.00	\$30.00	\$26.88
other cheque returned	\$4.00	\$5.00	\$5.00	\$9.00	\$5.25	\$5.00	\$4.50	\$5.00	\$5.34
client cheque certified	\$4.00	\$10.00	\$10.00		\$4.50	\$10.00	\$5.00	\$10.00	\$7.64
other cheque certified	\$7.00	\$15.00	\$10.00		\$8.00	\$10.00		\$15.00	\$10.83
inter-account transfer	\$5.00	\$4.50		\$4.00	\$5.00	\$5.00	\$5.00	\$1.00	\$3.69
balance inquiry	\$3.00	\$5.00	\$2.75	\$11.00	\$5.00			\$5.00	\$5.29
post dated cheques		\$3.00	\$3.00	\$3.00	\$5.00	\$3.00	\$3.00	\$3.50	\$3.33
money order	\$3.00	\$5.00		\$6.00	\$7.75	\$5.00		\$6.50	\$5.54
account closed within 90 days	\$11.00	\$8.00	\$15.00	\$25.00	\$16.00	\$20.00	\$15.00	\$15.00	\$15.63
bank confirmations (min)	\$20.00	\$25.00	\$25.00		\$20.00	\$25.00	\$22.00	\$25.00	\$23.14
bank notes - purchase (\$M)			\$10.00		\$1.90		\$1.50	\$1.25	\$3.66
bill payments	\$1.25	\$1.50		\$1.25				\$1.00	\$1.00