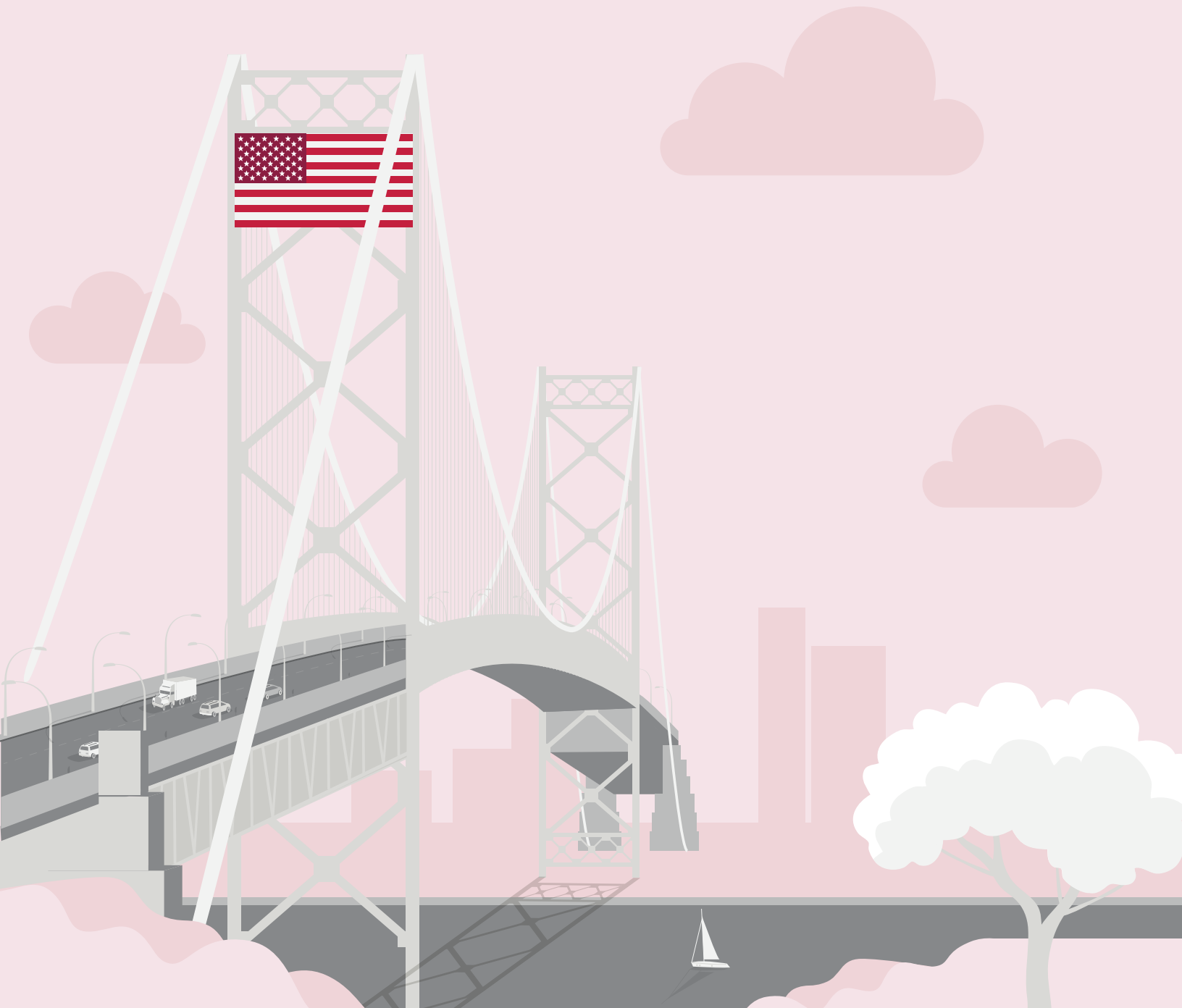




# Your guide to cross-border banking

Everything you need to know about your new CIBC Bank USA Smart Account™



# Welcome to CIBC Bank USA

## The smart way to bank when you're across the border.

Thank you for choosing CIBC for your cross-border banking needs. Your new CIBC Bank USA Smart Account is a chequing account that provides convenience and flexibility to manage your cross-border banking with confidence.

## New Account Setup Checklist



### Account Number

- Find the account number for your CIBC Bank USA Smart Account by signing in to CIBC Online Banking® with your Canadian debit card number and password. The account details will be visible in your My Accounts page.



### Routing Number

- The CIBC Bank USA routing (ABA) number is **071006486**.
- You may need this number to set up direct deposits, provide incoming wire instructions, or to perform other external monetary transactions to or from your CIBC Bank USA Smart Account.



### Account Funding

- Please remember to make a deposit into your new account within 30 days.<sup>1</sup>
- You can make a deposit by signing in to CIBC Online Banking and transferring funds from your CIBC personal accounts to your CIBC Bank USA Smart Account, mailing a cheque to CIBC Bank USA, depositing a cheque at a CIBC Bank USA Banking Centre in the US or sending a wire transfer to CIBC Bank USA.



### Electronic Statements

- Save \$2.25 USD monthly charges of paper statement fees by setting up no-fee electronic statements today.
- To set up electronic statements, sign in to your [CIBC NetBanking](#), and enroll in our e-Statements service. From the main menu, select the Customer Service tab, choose Change Statement Delivery Method and follow the prompts.



### Debit Cards

- If you requested a debit card when you opened the account, you will receive it in the mail within 10-14 business days.
- Your Personal Identification Number (PIN) will be mailed out separately — there's a chance you may receive it first.



### Your Telephone Banking PIN

- You can change your PIN by calling CIBC Bank USA Telephone Banking at **1 877 825-5554**.
- If you lose or forget your PIN, you can call the CIBC Bank USA Client Support Centre at **1 877 448-6500** to reset it.

# Accessing Your Account

## Online Banking

- Your [CIBC NetBanking](#) is a convenient online portal which provides you access to your money and tools to manage your account. You can access it anytime at [us.cibc.com/netbanking](https://us.cibc.com/netbanking).
- To sign in, use your [CIBC NetBanking](#) User ID and password (you can also use the same credentials to access your account on the CIBC US Mobile Banking App).

## Mobile Apps

- Download the CIBC US Mobile Banking App – it's a quick, easy and secure way to manage your money.

## Telephone Banking

- Telephone Banking is available anytime you want – you can check your balance and access recent transaction history by calling CIBC Bank USA Telephone Banking at **1 877 825-5554**.
- Use the CIBC Bank USA Smart Account number and Telephone Banking PIN you selected during your account application and follow the prompts.

## ATM Access

### Here's what you can do with your debit card at ATMs in the US, Canada and other countries:

- Withdraw cash from your CIBC Bank USA Smart Account at ATMs across the US without worrying about currency conversion fees.<sup>2</sup>
- Deposit US dollar cheques<sup>3</sup> and US cash at CIBC Bank USA ATMs.
- Withdraw cash at other non-CIBC Bank USA ATMs on the networks listed on the back of your debit card,<sup>4</sup> Cirrus<sup>®</sup>, and Mastercard<sup>®</sup>.
- When travelling abroad, you can withdraw funds in local currency at ATMs.<sup>5</sup>
- There are no fees to use your CIBC Bank USA debit card at CIBC ATMs in the US or at CIBC ATMs in Canada.<sup>6</sup>
- CIBC Bank USA will refund up to four ATM transaction fees charged at non-proprietary ATMs in the US up to a maximum of \$20.00, per monthly statement cycle.
- ATMs cannot be used to transfer funds between your Canadian CIBC accounts and your CIBC Bank USA Smart Account.

### Get the US Mobile Banking App

FOR IPHONE & IPAD



### Get the US Mobile Banking App

FOR ANDROID PHONES & TABLETS



# Using Your Account



## Account Monthly Statements

- You'll automatically receive paper monthly account statements for your CIBC Bank USA Smart Account and will be billed \$2.25 USD per month starting with your fourth monthly statement.
- Save on paper statement fees by setting up no-fee electronic statements.
- To set up electronic statements, sign in to your [CIBC NetBanking](#), and enroll in our e-Statements service. From the main menu, select the Customer Service tab, choose Change Statement Delivery Method and follow the prompts.



## Real-time Fund Transfers

- Use CIBC Online Banking or Mobile Banking to transfer funds between your CIBC personal accounts in Canada and your CIBC Bank USA Smart Account. [CIBC NetBanking](#) is not set up for cross-border transfers.
- Sign in to your CIBC Online Banking profile (using your Canadian CIBC debit card and password) and your CIBC Bank USA Smart Account will be visible in the My Accounts page.
- Select Transfers under My Accounts (or use the Quick Transfer function). Complete the form and select the amount you want to transfer in either Canadian dollars or US dollars (if applicable, the current exchange rate will be applied, displayed and available for 30 minutes).
- A notification will appear once the transfer is complete and your funds will immediately be available.



## Setting up US Bill Payments

- Access Bill Payments by signing in to [CIBC NetBanking](#) and selecting the Pay & Transfer tab.
- Once you register, you'll receive an email in 1-2 business days confirming that registration is complete.

### Bill Payments

- You can easily set up new payees and choose one-time or recurring bill payments to US payees. You can customize payees when you sign in to [CIBC NetBanking](#) and select the Bill Payment option.

### Paying your CIBC US Dollar Aventura® Gold Visa\* Card

- You can make online credit card payments from any of your Canadian CIBC personal accounts or your US personal account to your CIBC US Dollar Aventura Gold Visa Card. You cannot make payments to this credit card from your CIBC Bank USA Smart Account.

### Zelle®

- Zelle® is a fast, easy way to send, request and receive money to/from people you trust, directly from your account to theirs – typically in minutes through its mobile only service<sup>7</sup>.
- Send money using just an email address or US mobile number.
- Transactions are only allowed between CIBC Bank USA and other US bank accounts.
- There are no fees to send money with Zelle®.
- When you use Zelle® within our mobile app, your information is protected with the same technology we use to keep your CIBC Bank USA account safe.
- To use Zelle®, the sender and recipient's bank or credit union accounts must be based in the United States.

## How to start using Zelle®

1. Sign on to the CIBC US Mobile Banking App.
2. Select "Send money with Zelle™" from the menu.
3. Enroll with your email address or US mobile number. Select the delivery method and complete the transaction.
4. You're ready to start sending and receiving money with Zelle®.



## Apple Pay®

- Add your CIBC Bank USA debit card to the Wallet App on your Apple device and pay the easy way – with just one touch.
- Find out more about how to setup [Apple Pay](#).



## Cash Back

- You can get cash back when you make a debit card purchase at many large merchants in the US
- Debit card transactions with cash back are processed as a single transaction.



## Setting up Account Alerts

- Keep up to date with your account activity and easily manage your funds – including daily balances, transactions and bill payment notices.
- Set up and customize alerts by signing in to [CIBC NetBanking](#), select the Customer Service tab and choose the Manage Alerts option.
- You can select alert categories (Account, ATM/Debit Card, Bill Payments, or Service Alert) and send alerts to your email and as text messages (limited to US mobile phone numbers).<sup>8</sup>



## Ordering Cheques & Cheque deposits

- You can order cheques by contacting the CIBC Bank USA Client Support Centre at **1 877 448-6500**.
- US dollar cheques drawn on US financial institutions can be deposited into your CIBC Bank USA Smart Account in four ways:
  1. The cheque deposit function on the CIBC US Mobile Banking App<sup>9</sup>
  2. Through a CIBC ATM in the US
  3. At a CIBC Bank USA Banking Centre
  4. By mail<sup>10</sup>

# Helpful Tips



## Buying Gas in the US

- When buying gas at many self-service stations in the US, gas pumps require a US zip code to complete a credit card transaction. To bypass this step, you can simply enter the three numbers from your postal code followed by two zeros. For example, if your postal code is M1X9A2, enter 19200.



## Foreign Currency Transactions

- International transaction surcharge fees apply to debit card purchases made in a foreign currency and are in addition to the currency conversion fees.
- You can eliminate both the international transaction fees and the currency conversion fees by using your CIBC Bank USA Smart Account to transact directly in US dollars.

# Important Information About Your New Account



## Account Fees

- Information about account fees were provided to you when you opened your account. You can see all of our current account fees on the [CIBC Bank USA](#) website or by visiting [cibc-bank-usa-smart-account-agreements-and-disclosures.pdf](#)



## Security & Fraud Protection

- Bank with confidence knowing that we continually review our security safeguards and are committed to keeping your banking information safe.
- We'll never ask for your User ID, password, or personal identification information in an email or over the telephone. Never click on an unverified link in an email message.
- You can learn more about fraud protection on our website at [us.cibc.com/fraudprevention](#).



## Servicing

- Please note that CIBC Bank USA products, related services and documentation are only available in English.

# How to Contact Us

## **Client Support Centre**

1 877 448-6500

Monday-Friday: 8 am-7 pm CT

Saturday: 8 am-1 pm CT

## **Automated Telephone Banking**

1 877 825-5554

Open 24/7

## **Banking Centres**

Our Banking Centres are primarily located in the Midwest and a full list can be found on our website at: [us.cibc.com/banklocations](https://us.cibc.com/banklocations)

## **Mailing Address**

CIBC Bank USA

Attn: Client Support

6825 West 111th Street

Worth, Illinois

60482

**CIBC Bank USA - Member FDIC**

# For more information

Learn about all of the features and benefits your CIBC Bank USA Smart Account has to offer at [us.cibc.com/smartaccount](https://us.cibc.com/smartaccount)

<sup>1</sup> Your account will be closed if no deposits are made to the account within 12 months from the date the account is opened.

<sup>2</sup> Debit card transaction limits are: \$1,500 ATM cash withdrawal per day and \$2,500 for Point of Sale transactions per day.

<sup>3</sup> Cheques must be drawn on a US financial institution and in US dollars.

<sup>4</sup> You can use your CIBC Bank USA debit card to make withdrawals from your CIBC Bank USA Smart Account at other ATM machines as long as they are in one of the networks listed on the back of your debit card. The ATM owner or operator may charge a fee when you use an ATM not owned by CIBC Bank USA or CIBC.

<sup>5</sup> Transactions will be posted to your account in US dollars, currency conversion fees will apply. The ATM owner or operator may charge a fee when you use an ATM not owned by CIBC Bank USA or CIBC.

<sup>6</sup> Please note that currency conversion fees apply to all non-US dollar transactions conducted at ATM machines in Canada using your CIBC Bank USA debit card.

<sup>7</sup> There are daily limits to the dollar amount of transactions that may be made using Zelle®. You are considered a "New User" if you have been enrolled in Zelle® for less than 60 days. Transactions initiated by a New User may not exceed \$500 per transaction or \$500 per day. We reserve the right to change the transaction limits at any time without notice to you. All transfer limits are subject to temporary reductions to protect your Account. Zelle® is not available on Android tablet.

<sup>8</sup> Text message alerts cannot be sent to Canadian mobile phone numbers.

<sup>9</sup> Only US dollar cheques drawn on a US financial institution can be deposited. If you use the cheque deposit function on the mobile app, there are limits to how much you can deposit. Please consult the [CIBC Bank USA Mobile Banking End User Terms Agreement](#) for complete details on mobile cheque deposit limits.

<sup>10</sup> US dollar cheques drawn from US financial institutions can be deposited into your account by mailing them to: CIBC Bank USA, Attn: Client Support 6825 West 111th Street Worth, Illinois 60482. Please ensure that you endorse the cheque payable to your CIBC Bank USA account and include your account number on the back.

All monetary values stated in this document are in US dollars.

CIBC Bank USA Smart Account in person transactions can be conducted at CIBC Banking Centres in the US but not at CIBC Banking Centres in Canada. Account fees and other terms and restrictions apply to this account. See [us.cibc.com](https://us.cibc.com) for more information. CIBC products and services are not available for this account.

CIBC Bank USA is a wholly owned subsidiary of CIBC. Your deposits at CIBC Bank USA are insured up to the applicable limits under the Federal Deposit Insurance Corporation (FDIC) insurance coverage rules based on the category of account ownership. More information and tools to determine US federal deposit insurance coverage can be obtained from the FDIC website at [fdic.gov](https://fdic.gov) or by calling 1 877 ASK-FDIC or 1 800 925-4618 for the hearing impaired. Our Client Support Centre Specialists can also provide you with information about federal deposit insurance coverage on your account.

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\*Mastercard is a registered trademark of Mastercard International Incorporated.

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