



LAURENTIAN  
BANK

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**PRESS RELEASE**

For immediate release

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**ONLY A FEW DAYS LEFT TO LOCK INTO A MINIMUM 12% RETURN ON  
INCOME *ActionGIC*s FROM LAURENTIAN BANK**

**Montreal, January 22, 2008** – Until January 29, 2008, investors can still cash in on the 2% bonus exceptionally offered on Income *ActionGIC*s<sup>1</sup> from Laurentian Bank. These guaranteed investment certificates are safe investment vehicles and they are eligible for RRSP and RRIF. This exceptional investment offers guaranteed principal, potential returns above those of a conventional GIC, and an additional 2% bonus on the guaranteed minimum return.

In fact, the Income *ActionGIC* features unlimited potential returns, depending on how well its constituent securities perform. First of all, the minimum return is 10% (12% with the bonus offered until January 29, 2008) over five years, on top of the principal invested. The investment's return is based on a portfolio of shares from leading Canadian companies traded on the Toronto Stock Exchange, trust units and bonds. These companies are active in various sectors, notably finance, consumer goods and telecommunications. This investment product is best suited for investors seeking return potentials surpassing those of conventional investment vehicles without exposing themselves to the risks generally associated with corporate shares.

***ActionGIC*s: Investment vehicles with high return potentials**

In addition to the Income *ActionGIC*, Laurentian Bank also offers two other products in the *ActionGIC* series. The Blue Chip *ActionGIC*<sup>2</sup> is an index-based GIC whose performance is linked to a basket of securities from leading, well-established Canadian companies recognized for their financial stability. Returns on the second vehicle, the Global Growth *ActionGIC*<sup>3</sup> are based on the performance of a portfolio of multinationals operating in emerging countries with booming economies like those of the BRIC nations (Brazil, Russia, India, and China). As in the case of Income *ActionGIC*s, these products offer potential returns above those of a conventional GIC, as well as a guarantee on the principal. Moreover, *ActionGIC* products enable investors to secure their retirement income by fully balancing the portfolio through diversification.

**About Laurentian Bank**

Laurentian Bank of Canada is a banking institution operating across Canada and offering diversified financial services to its clients. Distinguishing itself through excellence in service, as well as through its simplicity and proximity, the Bank serves individual consumers and small and medium-sized businesses. The Bank also offers its products to a wide network of independent financial intermediaries through B2B Trust, as well as full-service brokerage solutions through Laurentian Bank Securities.

Laurentian Bank is well established in the Province of Quebec, operating the third-largest retail branch network. Elsewhere throughout Canada, it operates in specific market segments where it holds an enviable position. Laurentian Bank of Canada has close to \$18 billion in balance sheet assets and more than \$15 billion in assets under administration. Founded in 1846, the Bank employs close to 3,300 people.

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1. The ultimate rate of return of a Laurentian Bank Income *Action*GIC is calculated based on the performance of the benchmark index between the issue date and five days before the maturity date. Because the rate of return will depend on the performance of the benchmark index, comprised of a portfolio of Canadian securities, trust units and bonds, any variation in the benchmark index will have a direct influence on the interest payable (meaning on accrued interest above and beyond the guaranteed minimum return). If the ultimate return is negative or nil, the investment is fully guaranteed and returned at maturity along with the guaranteed minimum return. If the ultimate return is positive, the principal and guaranteed minimum return (paid out as interest), as well as the accrued interest above the guaranteed minimum return, after deduction of some portfolio management fees, is paid only at maturity, since the result is not known until that moment. Details on this investment product are available at Laurentian Bank branches. Enquire with an advisor.
2. The ultimate rate of return of a Laurentian Bank Blue Chip *Action*GIC is calculated based on the performance of the benchmark index between the issue date and five days before the maturity date. Because the rate of return will depend on the performance of the benchmark index comprised of securities, any variation in the benchmark index will have a direct influence on the interest payable. If the ultimate return is negative or nil, the investment is fully guaranteed and returned at maturity, and no interest shall be paid out. If the total return obtained is positive, the principal and interest shall be paid upon investment maturity, up to the maximum predetermined rate of return. Because the return of this product is tied to the performance of a reference index, it's impossible to predict future return. Details on this investment product are available at Laurentian Bank branches. Enquire with an advisor.
3. The ultimate rate of return of a Laurentian Bank Global Growth *Action*GIC is calculated based on the performance of the benchmark index between the issue date and five days before the maturity date. Because the rate of return will depend on the performance of the benchmark index comprised of securities, any variation in the benchmark index will have a direct influence on the interest payable. If the ultimate return is negative or nil, the investment is fully guaranteed and returned at maturity, and no interest shall be paid out. If the total return obtained is positive, the principal and interest shall be paid upon investment maturity, up to the maximum predetermined rate of return. Because the return of this product is tied to the performance of a reference index, it's impossible to predict future return. Details on this investment product are available at Laurentian Bank branches. Enquire with an advisor.