



Agreement to purchase a GIC

Authorization

Please review the following Agreement to Purchase a GIC, as well as the Terms and Conditions for your GIC. Indicate if you are physically located in Canada at the time of this application. You must be physically located in Canada to purchase a GIC.

By selecting "I Agree",

- you understand that the GIC will be governed by the GIC Terms and Conditions below and you agree to be bound by them
- you understand that personal information relating to your GIC account and your GIC will be governed by CIBC's privacy policy
- you authorize CIBC to withdraw the amount(s) that you have indicated, and to use the amount(s) to buy a GIC for your new or existing GIC account, all as set out in this GIC Application
- you agree to purchase this GIC as described in the Investment Information section of your GIC Application Form, and you are confirming that the information as entered by you on the GIC Application Form is correct

Terms and Conditions for CIBC Bonus Rate GIC (Non-Redeemable)

General:

Canadian Imperial Bank of Commerce (CIBC) agrees to repay the principal amount of the deposit, with interest, in accordance with the investment details, which you (the registered holder of this GIC) have just reviewed in the Investment Information section of your GIC Application Form and also in accordance with the following terms:

This GIC is not redeemable before maturity. GICs are not transferable, assignable or negotiable by you without CIBC's consent.

Interest:

The annual interest rate will be as shown in the investment details in the Investment Information section of your GIC Application Form.

For terms less than one-year, simple interest is calculated and paid at maturity. For terms of one year or more, simple interest is calculated and paid monthly, semi-annually, or annually, depending on the payment option selected; or, compound interest is calculated annually and paid at maturity. For simple interest with semi-annual interest payment option, the annual interest rate will be 0.125% less than the quoted rate. For simple interest with monthly payment option, the annual interest rate will be 0.25% less than the quoted rate (except if held by CIBC 60 Plus Advantage customers). No interest is earned on this GIC after maturity.

Treatment at maturity:

This GIC will automatically renew at maturity without further agreement. You can change your maturity instructions at any time by contacting CIBC at least four days prior to the maturity date.

These terms apply to all automatic renewals (whether into the same or different type of GIC).

After each renewal, CIBC will send a Renewal Confirmation to the mailing address on record, on the GIC's maturity date. Renewal Confirmations and other items are deemed to be received five days after they are sent by mail. If there is more than one registered holder, items sent to the address currently on record will bind all registered holders.

On any renewal, CIBC may change the GIC's Terms and Conditions. CIBC will renew a variable rate GIC into the same type of variable rate GIC, for the same term, if available, and a fixed rate GIC into the same type of fixed rate GIC (except the CIBC Special Offer GIC which will renew into a fixed rate CIBC Bonus Rate GIC issued by CIBC Trust), for the same term, if available, unless you provide CIBC with different instructions before the maturity date. If the GIC into which your

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investment is to renew is not available at maturity, CIBC will renew the GIC into one that it believes is the closest match. For all renewals the rate of interest applied to the renewal will be the prevailing rate for the type and term of the renewed GIC at the time of the renewal. The new Terms and Conditions will be set out in the Renewal Confirmation.

Terms and Conditions for CIBC Special Offer GIC (Non-Redeemable)**General:**

Canadian Imperial Bank of Commerce (CIBC) agrees to repay the principal amount of the deposit, with interest, in accordance with the investment details, which you (the registered holder of this GIC) have just reviewed in the Investment Information section of your GIC Application Form and also in accordance with the following terms:

This GIC is not redeemable before maturity. GICs are not transferable, assignable or negotiable by you without CIBC's consent.

Interest:

The annual interest rate will be as shown in the investment details in the Investment Information section of your GIC Application Form.

Simple interest is calculated and paid monthly, semi-annually, or annually, depending on the payment option selected; or, compound interest is calculated annually and paid at maturity. For simple interest with semi-annual interest payment option, the annual interest rate will be 0.125% less than the quoted rate. For simple interest with monthly payment option, the annual interest rate will be 0.25% less than the quoted rate (except if held by CIBC 60 Plus Advantage customers). No interest is earned on this GIC after maturity.

Treatment at maturity:

This GIC will automatically renew at maturity without further agreement. You can change your maturity instructions at any time by contacting CIBC at least four days prior to the maturity date.

These terms apply to all automatic renewals (whether into the same or different type of GIC).

After each renewal, CIBC will send a Renewal Confirmation to the mailing address on record, on the GIC's maturity date. Renewal Confirmations and other items are deemed to be received five days after they are sent by mail. If there is more than one registered holder, items sent to the address currently on record will bind all registered holders.

On any renewal, CIBC may change the GIC's Terms and Conditions. CIBC will renew a variable rate GIC into the same type of variable rate GIC, for the same term, if available, and a fixed rate GIC into the same type of fixed rate GIC (except the CIBC Special Offer GIC which will renew into a fixed rate CIBC Bonus Rate GIC issued by CIBC Trust), for the same term, if available, unless you provide CIBC with different instructions before the maturity date. If the GIC into which your investment is to renew is not available at maturity, CIBC will renew the GIC into one that it believes is the closest match. For all renewals the rate of interest applied to the renewal will be the prevailing rate for the type and term of the renewed GIC at the time of the renewal. The new Terms and Conditions will be set out in the Renewal Confirmation.

Terms and Conditions for CIBC Flexible GIC (Redeemable)**General:**

Canadian Imperial Bank of Commerce (CIBC) agrees to repay the principal amount of the deposit, with interest, in accordance with the investment details which you (the registered holder of this GIC) have just reviewed in the Investment Information section of your GIC Application Form and also in accordance with the following terms:

GICs are not transferable, assignable or negotiable by you without CIBC's consent.

Interest:

The annual interest rate will be as shown in the Investment Information section of your GIC Application Form. Simple interest will be calculated and paid at maturity; no interest is earned after maturity.

Withdrawals before maturity:

CIBC may require 24 hours advance notice. If you redeem 30 days or more from the issue date, full interest is paid from the issue date to the date of the redemption. For redemptions made within the first 29 days, no interest is paid. On any partial withdrawal, at least \$1000.00 in principal must remain on deposit afterwards and a minimum amount must be withdrawn. The minimum withdrawal amount depends on the current principal value of the GIC, as follows:

Principal	Withdrawal amount
under \$2,000	full withdrawal
\$2,000 to \$99,999.99	minimum \$1,000
\$100,000 to \$499,999.99	minimum \$10,000
\$500,000 and over	minimum \$100,000

Renewal terms:

This GIC will automatically renew at maturity without further agreement. You can change your maturity instructions at any time by contacting CIBC at least four days prior to the maturity date.

These terms apply to all automatic renewals (whether into the same, or a different, type of GIC).

After each renewal, CIBC will send a Renewal Confirmation to the mailing address on record on the maturity date. Renewal Confirmations and other items are deemed to be received 5 days after they are sent by mail. If there is more than one registered holder, items sent to the address currently on record will bind all registered holders.

On any renewal, CIBC may change the GIC's Terms and Conditions. CIBC will renew a variable rate GIC into the same type of variable rate GIC, for the same term, if available, and a fixed rate GIC into the same type of fixed rate GIC (except the CIBC Special Offer GIC which will renew into a fixed rate CIBC Bonus Rate GIC issued by CIBC Trust), for the same term, if available, unless you provide CIBC with different instructions before the maturity date. If the GIC into which your investment is to renew is not available at maturity, CIBC will renew the GIC into one that it believes is the closest match. For all renewals the rate of interest applied to the renewal will be the prevailing rate for the type and term of the renewed GIC at the time of the renewal. The new Terms and Conditions will be set out in the Renewal Confirmation.

Terms and Conditions for CIBC Variable Rate GIC

General:

Canadian Imperial Bank of Commerce (CIBC) agrees to repay the principal amount of the deposit, with interest, in accordance with the investment details which you (the registered holder of this GIC) have just reviewed in the Investment Information section of your GIC Application Form and also in accordance with the following terms:

GICs are not transferable, assignable or negotiable by you without CIBC's consent.

Interest:

The Annual Interest Rate will be as shown in the Investment Information section of your GIC Application Form. The annual interest is equal to the CIBC Prime Rate less a fixed spread and will change whenever the CIBC Prime Rate changes. The spread is fixed for the term of the GIC but may change on renewal. If you want to obtain the spread value, please contact your CIBC advisor, or refer to the Purchase Confirmation that will be sent to the mailing address on record within one (1) week of purchase. The CIBC Prime Rate is subject to change without notice at any time and the current rate can be obtained from cibc.com. If the CIBC Prime Rate changes, the new Annual Interest Rate will be effective on the day after the CIBC Prime Rate changes. If, on any day, the CIBC Prime Rate minus the spread equals 0% or below, no interest is paid. Simple interest will be calculated and paid at maturity; no interest is earned after maturity. If you withdraw funds within the first 29 days, no interest will be paid. If you withdraw funds on or after the 30th day, you will earn full interest from the issue date to the withdrawal date.

Withdrawals before maturity:

CIBC may require 24 hours advance notice. If you withdraw funds within the first 29 days, no interest will be paid. If you redeem subsequently, you earn full interest from the issue date to the withdrawal date. On any partial withdrawal, at least \$1000.00 in principal must remain on deposit afterwards and a minimum amount must be withdrawn. The minimum withdrawal amount depends on the current principal value of the GIC, as follows:

Principal	Withdrawal amount
under \$2,000	full withdrawal
\$2,000 to \$99,999.99	minimum \$1,000
\$100,000 to \$499,999.99	minimum \$10,000
\$500,000 and over	minimum \$100,000

Renewal terms:

This GIC will automatically renew at maturity without further agreement. You can change your maturity instructions at any time by contacting CIBC at least four days prior to the maturity date.

These terms apply to all automatic renewals (whether into the same, or a different, type of GIC).

After each renewal, CIBC will send a Renewal Confirmation to the mailing address on record on the maturity date. Renewal Confirmations and other items are deemed to be received 5 days after they are sent by mail. If there is more than one registered holder, items sent to the address currently on record will bind all registered holders.

On any renewal, CIBC may change the GIC's Terms and Conditions. CIBC will renew a variable rate GIC into the same type of variable rate GIC, for the same term, if available, and a fixed rate GIC into the same type of fixed rate GIC (except the CIBC Special Offer GIC which will renew into a fixed rate CIBC Bonus Rate GIC issued by CIBC Trust), for the same term, if available, unless you provide CIBC with different instructions before the maturity date. If the GIC into which your investment is to renew is not available at maturity, CIBC will renew the GIC into one that it believes is the closest match. For all renewals the rate of interest applied to the renewal will be the prevailing rate for the type and term of the renewed GIC at the time of the renewal. The new Terms and Conditions will be set out in the Renewal Confirmation.

Terms and Conditions for CIBC Short-Term GIC General

General:

Canadian Imperial Bank of Commerce (CIBC) agrees to repay the principal amount of the deposit, with interest, in accordance with the investment details which you (the registered holder of this GIC) have just reviewed in the Investment Information section of your GIC Application Form and also in accordance with the following terms:

This GIC is not redeemable before maturity. GICs are not transferable, assignable or negotiable by you without CIBC's consent.

Interest:

The annual interest rate will be as shown in the Investment Information section of your GIC Application Form. Simple interest will be calculated and paid on maturity. No interest is earned after maturity.

Renewal terms:

This GIC will automatically renew at maturity without further agreement. You can change your maturity instructions at any time by contacting CIBC at least four days prior to the maturity date.

These terms apply to all automatic renewals (whether into the same, or a different, type of GIC).

After each renewal, CIBC will send a Renewal Confirmation to the mailing address on record on the maturity date. Renewal Confirmations and other items are deemed to be received 5 days after they are sent by mail. If there is more than one registered holder, items sent to the address currently on record will bind all registered holders.

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On any renewal, CIBC may change the GIC's Terms and Conditions. CIBC will renew a variable rate GIC into the same type of variable rate GIC, for the same term, if available, and a fixed rate GIC into the same type of fixed rate GIC (except the CIBC Special Offer GIC which will renew into a fixed rate CIBC Bonus Rate GIC issued by CIBC Trust), for the same term, if available, unless you provide CIBC with different instructions before the maturity date. If the GIC into which your investment is to renew is not available at maturity, CIBC will renew the GIC into one that it believes is the closest match. For all renewals the rate of interest applied to the renewal will be the prevailing rate for the type and term of the renewed GIC at the time of the renewal. The new Terms and Conditions will be set out in the Renewal Confirmation.

Terms and Conditions for CIBC Long-Term GIC (Non-Redeemable)**General:**

CIBC Trust Corporation agrees to repay the principal amount of the deposit, with interest, in accordance with the investment details, which you (the registered holder of this GIC) have just reviewed in the Investment Information section of your GIC Application Form and also in accordance with the following terms:

Canadian Imperial Bank of Commerce guarantees that principal and interest will be so paid.

This GIC is not redeemable before maturity. GICs are not transferable, assignable or negotiable by you without CIBC Trust Corporation's consent.

Interest:

Simple interest is calculated and paid monthly, quarterly, semi-annually, or annually, depending on the payment option selected; or, compound interest is calculated annually and paid at maturity. **For simple interest with quarterly or semi-annual interest payment options, the annual interest rate will be 0.125% less than the quoted rate. For simple interest with monthly payment option, the annual interest rate will be 0.25% less than the quoted rate (except if held by CIBC 60 Plus Advantage customers).**

The annual interest rate will be as shown in the Investment Information section of your GIC Application Form.

Renewal terms:

This GIC will automatically renew at maturity without further agreement. You can change your maturity instructions at any time by contacting CIBC at least four days prior to the maturity date.

These terms apply to all automatic renewals (whether into the same, or a different, type of GIC).

After each renewal, CIBC Trust Corporation will send a Renewal Confirmation to the mailing address on record on the maturity date. Renewal Confirmations and other items are deemed to be received 5 days after they are sent by mail. If there is more than one registered holder, items sent to the address currently on record will bind all registered holders.

On any renewal, CIBC may change the GIC's Terms and Conditions. CIBC will renew a variable rate GIC into the same type of variable rate GIC, for the same term, if available, and a fixed rate GIC into the same type of fixed rate GIC (except the CIBC Special Offer GIC which will renew into a fixed rate CIBC Bonus Rate GIC issued by CIBC Trust), for the same term, if available, unless you provide CIBC with different instructions before the maturity date. If the GIC into which your investment is to renew is not available at maturity, CIBC will renew the GIC into one that it believes is the closest match. For all renewals the rate of interest applied to the renewal will be the prevailing rate for the type and term of the renewed GIC at the time of the renewal. The new Terms and Conditions will be set out in the Renewal Confirmation.

Terms and Conditions for CIBC Redeemable GIC**General:**

Canadian Imperial Bank of Commerce (CIBC) agrees to repay the principal amount of the deposit, with interest, in accordance with the investment details, which you (the registered holder of this GIC) have just reviewed in the Investment Information section of your GIC Application Form and also in accordance with the following terms:

This GIC is redeemable before maturity only in accordance with these terms. GICs are not transferable, assignable or negotiable by you without CIBC's consent.

Interest:

For terms less than one-year, simple interest is calculated and paid at maturity. For terms of one year or more, simple interest is calculated and paid monthly, quarterly, semi-annually, or annually; or compound interest is calculated annually and paid at maturity. For simple interest with quarterly or semi-annual interest payment options, the annual interest rate will be 0.125% less than the quoted rate. **For simple interest with monthly payment option, the annual interest rate will be 0.25% less than the quoted rate (except if held by CIBC 60 Plus Advantage customers).**

No interest is earned after maturity.

Withdrawals before maturity:

The minimum amount of each partial withdrawal is \$5,000.00. At least \$5,000.00 in principal must remain on deposit after a partial withdrawal.

CIBC may require 24 hours advance notice. Interest, if any, will be paid on the amount withdrawn at the applicable early redemption rate set out on the Interest Rates page and on the Confirmation of purchase that will be mailed to you following this purchase. Depending on the term of your GIC and how long you hold it before redeeming early, no interest may be paid; the Confirmation of purchase will indicate the applicable early redemption period in respect of which no interest may be paid.

Where interest is payable, it will be paid from the issue date (for compound interest GICs) or the date of the last interest payment (for all other GICs) up to the date of withdrawal. Despite the previous sentence, for non-compound interest GICs, if the amount of interest which has been paid on the GIC between the issue date and the withdrawal date exceeds the interest for that period, calculated at the applicable early redemption rate, too much interest will have been paid. Therefore, the excess will be deducted from the amount being withdrawn and the registered holder(s) must repay any remainder immediately.

Renewal terms:

This GIC will automatically renew at maturity without further agreement. You can change your maturity instructions at any time by contacting CIBC at least four days prior to the maturity date.

These terms apply to all automatic renewals (whether into the same, or a different, type of GIC). After each renewal, CIBC will send a Renewal Confirmation to the mailing address on record on the maturity date. Renewal Confirmations and other items are deemed to be received 5 days after they are sent by mail. If there is more than one registered holder, items sent to the address currently on record will bind all registered holders.

On any renewal, CIBC may change the GIC's Terms and Conditions. CIBC will renew a variable rate GIC into the same type of variable rate GIC, for the same term, if available, and a fixed rate GIC into the same type of fixed rate GIC (except the CIBC Special Offer GIC which will renew into a fixed rate CIBC Bonus Rate GIC issued by CIBC Trust), for the same term, if available, unless you provide CIBC with different instructions before the maturity date. If the GIC into which your investment is to renew is not available at maturity, CIBC will renew the GIC into one that it believes is the closest match. For all renewals the rate of interest applied to the renewal will be the prevailing rate for the type and term of the renewed GIC at the time of the renewal. The new Terms and Conditions will be set out in the Renewal Confirmation.

Terms and Conditions for CIBC Escalating Rate GIC – 3 year and 5 year (Non-Redeemable)**General:**

This GIC is issued by CIBC Trust Corporation. CIBC Trust Corporation agrees to repay the principal amount of the deposit, with interest, in accordance with the investment details, which you (the registered holder of this GIC) have just reviewed in the Investment Information section of your GIC Application Form and also in accordance with the following terms:

Canadian Imperial Bank of Commerce guarantees that principal and interest will be also paid.

This GIC is not redeemable before maturity. GICs are not transferable, assignable or negotiable by you without CIBC Trust Corporation's consent.

Interest:

The annual interest rate will be as shown in the investment details in the Investment Information section of your GIC Application Form.

Interest will be calculated annually, and reported annually for tax purposes, using the blended rate shown in the investment details in the Investment Information section of your GIC Application Form. This rate, when compounded annually, yields the same total interest earnings to maturity as if on each anniversary, interest had been calculated using the respective annual rates shown in the investment details in the Investment Information section of your GIC Application Form, compounded annually. The interest rate increases with each year of the term. Two interest payment options are available: simple interest calculated and paid annually or compound interest which is compounded annually and paid at maturity. No interest is earned after maturity.

Renewal terms:

This GIC will automatically renew at maturity without further agreement. You can change your maturity instructions at any time by contacting CIBC at least four days prior to the maturity date.

These terms apply to all automatic renewals (whether into the same, or a different, type of GIC).

After each renewal, CIBC Trust Corporation will send a Renewal Confirmation to the mailing address on record on the maturity date. Renewal Confirmations and other items are deemed to be received 5 days after they are sent by mail. If there is more than one registered holder, items sent to the address currently on record will bind all registered holders.

On any renewal, CIBC may change the GIC's Terms and Conditions. CIBC will renew a variable rate GIC into the same type of variable rate GIC, for the same term, if available, and a fixed rate GIC into the same type of fixed rate GIC (except the CIBC Special Offer GIC which will renew into a fixed rate CIBC Bonus Rate GIC issued by CIBC Trust), for the same term, if available, unless you provide CIBC with different instructions before the maturity date. If the GIC into which your investment is to renew is not available at maturity, CIBC will renew the GIC into one that it believes is the closest match. For all renewals the rate of interest applied to the renewal will be the prevailing rate for the type and term of the renewed GIC at the time of the renewal. The new Terms and Conditions will be set out in the Renewal Confirmation.

Terms and Conditions for CIBC Cashable Escalating Rate GIC – 3 year and 5 year (Redeemable)**General:**

Canadian Imperial Bank of Commerce (CIBC) agrees to repay the principal amount of the deposit, with interest, in accordance with the investment details which you (the registered holder of this GIC) have just reviewed in the Investment Information section of your GIC Application Form and also in accordance with the following terms:

This GIC is redeemable before maturity only in accordance with these terms. GICs are not transferable, assignable or negotiable by you without CIBC's consent.

Interest:

The annual interest rate will be shown in the investment details in the Investment Information section of your GIC Application Form.

The interest rate increases each year of the term. Two interest payment options are available: simple interest calculated and paid annually or compound interest which is compounded annually and paid at maturity. You may redeem early, if you wish, on any anniversary of the purchase date or within 7 days after an anniversary date. No other early redemptions are possible outside of these dates. If you redeem within 7 days after an anniversary date, you get interest to the redemption date based on the preceding year's (s') interest rate(s) disclosed at time of purchase.

If funds are withdrawn during an allowable redemption window (see Withdrawals Before Maturity below), the interest rate for the last full year will apply for the period between the last anniversary date and the withdrawal date. In other words, if you redeem on the first anniversary or within seven days after it, you will earn interest on the withdrawn amount from the issue date up to the withdrawal date at the first year rate; if you redeem on the second anniversary or within seven days after it, you will earn interest on the withdrawn amount from the issue date to the first anniversary date at the first year rate and then from the first anniversary to the withdrawal date at the second year rate, and so on.

No interest is earned after maturity. Interest will be reported for tax purposes using the effective yield to maturity.

Withdrawals before maturity:

The option to redeem in part or in full or to convert to another CIBC GIC is allowed on or within seven days after each anniversary. The minimum amount of each partial withdrawal is \$500.00; at least \$500.00 in principal must remain on deposit after a partial withdrawal. Note that CIBC may require 24 hours advance notice should you wish to redeem early.

Renewal terms:

This GIC will automatically renew at maturity without further agreement. You can change your maturity instructions at any time by contacting CIBC at least four days prior to the maturity date.

These terms apply to all automatic renewals (whether into the same, or a different, type of GIC).

After each renewal, CIBC will send a Renewal Confirmation to the mailing address on record on the maturity date. Renewal Confirmations and other items are deemed to be received 5 days after they are sent by mail. If there is more than one registered holder, items sent to the address currently on record will bind all registered holders.

On any renewal, CIBC may change the GIC's Terms and Conditions. CIBC will renew a variable rate GIC into the same type of variable rate GIC, for the same term, if available, and a fixed rate GIC into the same type of fixed rate GIC (except the CIBC Special Offer GIC which will renew into a fixed rate CIBC Bonus Rate GIC issued by CIBC Trust), for the same term, if available, unless you provide CIBC with different instructions before the maturity date. If the GIC into which your investment is to renew is not available at maturity, CIBC will renew the GIC into one that it believes is the closest match. For all renewals the rate of interest applied to the renewal will be the prevailing rate for the type and term of the renewed GIC at the time of the renewal. The new Terms and Conditions will be set out in the Renewal Confirmation.

Issue and maturity dates:

The issue date of your GIC will be the next business day after your purchase application is received (provincial holidays are considered business days when determining an issue date). Saturday, Sunday and federal holidays are considered non-business days.

The maturity date of the GIC will be the issue date plus the term you selected.

For RSP GICs purchased on the last day for RRSP contributions the issue date of the GIC will be the same date.

For non-registered GICs, where the maturity date falls on a non-business day the GIC will mature on the next business day.

A confirmation will be mailed to you once your GIC has been issued and will provide the issue and maturity dates. Confirmations are considered to be received 5 business days after they are sent by mail

You have 14 days from the date of the mailed confirmation to cancel this request.

Note: All Online Banking GIC purchase, issue and maturity dates are based on Eastern Time; for example, a purchase made at 10:00 p.m. Pacific Time will be considered to be made at 1:00 a.m. Eastern Time the next day.

Privacy:

If you are also opening a new GIC account, you are providing the following consent with respect to privacy: CIBC may use Information to identify you, protect us both from fraud and error, understand your needs and eligibility for services, recommend particular products and services to meet your needs, provide ongoing service, and comply with legal and regulatory requirements. (The word "Information" means financial and financially related information about you, including information to identify you or qualify you for products and services, or information that CIBC needs for regulatory requirements.) This is explained in the CIBC privacy brochure, Your Privacy is Protected, available at any branch or cibc.com, which describes how the CIBC group collects, uses, discloses, and retains information about you and the products and services you use.

Specific consents:

- a) Direct Marketing: You may tell me about products and services through direct mail, telephone, and other direct means.
- b) Disclosure within the CIBC group: You may share Information within the CIBC group, so that the CIBC group may tell me about products and services.

If I don't wish to consent to a) or b), I can contact you at 1 800 465-2422 at any time. I will not be refused credit or other services just because I withdraw my consent to a) or b). The CIBC group includes CIBC and its subsidiaries that currently offer deposits, loans, mutual funds, securities trading, mortgages, trust and insurance services.