

## CDIC Deposit Insurance Information

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### Canadian Imperial Bank of Commerce

CIBC, CIBC Mortgages Inc. and CIBC Trust are members of Canada Deposit Insurance Corporation.

The following instruments and/or products are deposits eligible for deposit insurance from the Canada Deposit Insurance Corporation, subject always to maximum coverage limitations as outlined in the CDIC brochure "Protecting Your Deposits" (600 KB) and provided such deposits are in Canadian funds, are payable in Canada, and have a term of no more than 5 years.

#### 1. Savings, Chequing, And Combined Savings-Chequing Accounts

Currently available:

1. CIBC Everyday<sup>®</sup> Chequing Account
2. CIBC Smart<sup>™</sup> Account (formerly CIBC Unlimited<sup>®</sup> Chequing Account)
3. CIBC Premium Growth Account
4. CIBC PremierService Account
5. CIBC Bonus Savings Account
6. CIBC eAdvantage<sup>™</sup> Savings Account

No longer available:

1. CIBC MenuPlus<sup>®</sup> - Maximize Interest Account
2. CIBC Personal Chequing Account
3. CIBC Regular Savings Account
4. CIBC Daily Interest Savings Account
5. CIBC Chequing Savings Account
6. CIBC Waive Account<sup>®</sup>
7. CIBC EverydayPlus<sup>™</sup> Chequing Account

#### 2. Non-Personal/Commercial Accounts

Currently available:

1. CIBC Business Operating Account<sup>™</sup>
2. CIBC Not-for-Profit Operating Account
3. CIBC AgriInvest Account
4. CIBC Business Investment Growth Account<sup>™</sup>

No longer available:

1. CIBC Business Interest Account<sup>®</sup>

#### 3. Guaranteed Investment Certificates (GICs)

Currently available:

1. CIBC Short-Term GIC
2. CIBC Redeemable GIC (formerly CIBC Redeemable Long-Term GIC)<sup>1</sup>
3. CIBC Redeemable Short-Term GIC<sup>2</sup>

4. CIBC Flexible GIC<sup>® 3</sup>
5. CIBC Save-Up GIC<sup>™</sup>
6. CIBC T-Bill Rate GIC
7. CIBC Treasury Certificate GIC
8. CIBC Cashable Escalating Rate GIC<sup>®</sup>
9. CIBC EasyBuilder GIC<sup>®</sup>
10. CIBC Variable Rate GIC
11. CIBC Guaranteed Market Return GIC, Short-Term Investment (MLGIC)<sup>4</sup> held for CIBC Guaranteed Market Return GIC and the Cash Account (MLGIC)
12. CIBC Monthly Income Fund-linked GIC, Short-Term Investment (MLGIC) held for a CIBC Monthly Income Fund-linked GIC and the Cash Account (MLGIC)
13. CIBC Market Return GIC, Short-Term Investment (MLGIC) held for a CIBC Market Return GIC and the Cash Account (MLGIC)

Periodically/seasonally offered:

1. CIBC Bonus Rate GIC
2. CIBC Special Offer GIC

No longer available:

1. CIBC Premium Rate GIC<sup>®</sup>

#### 4. Tax Free Savings Account (TFSA)

Currently available:

1. CIBC TFSA Tax Advantage Savings Account<sup>™</sup>

#### 5. TFSA GICs

Currently available:

1. CIBC TFSA Guaranteed Investment Certificate (Redeemable)
2. CIBC TFSA Guaranteed Investment Certificate (Non-Redeemable)
3. CIBC Cashable Escalating Rate TFSA GIC<sup>™</sup>
4. CIBC Escalating Rate TFSA GIC<sup>™</sup>
5. CIBC Flexible TFSA GIC<sup>™</sup>
6. CIBC Guaranteed Market Return GIC, Short-Term Investment (MLGIC)<sup>4</sup> held for CIBC Guaranteed Market Return GIC and the Cash Account (MLGIC)
7. CIBC Monthly Income Fund-linked GIC, Short-Term Investment (MLGIC) held for a CIBC Monthly Income Fund-linked GIC and the Cash Account (MLGIC)
8. CIBC Market Return GIC, Short-Term Investment (MLGIC) held for a CIBC Market Return GIC and the Cash Account (MLGIC)

Periodically/Seasonally Offered

1. CIBC Bonus Rate TFSA GIC

#### 6. Registered Retirement Savings Plan (RRSP)

Currently available:

1. CIBC RRSP Daily Interest Savings Account

#### 7. RRSP GICs

Currently available:

1. CIBC RRSP Guaranteed Investment Certificate (Redeemable)
2. CIBC RRSP Guaranteed Investment Certificate (Non-Redeemable)
3. CIBC Stock Market Advantage<sup>®</sup> RRSP GIC
4. CIBC Cashable Escalating Rate RRSP GIC<sup>™</sup>
5. CIBC Escalating Rate RRSP GIC<sup>™</sup>

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6. CIBC Flexible RRSP GIC™
7. CIBC Guaranteed Market Return GIC, Short-Term Investment (MLGIC)<sup>4</sup> held for CIBC Guaranteed Market Return GIC and the Cash Account (MLGIC)
8. CIBC Monthly Income Fund-linked GIC, Short-Term Investment (MLGIC) held for a CIBC Monthly Income Fund-linked GIC and the Cash Account (MLGIC)
9. CIBC Market Return GIC, Short-Term Investment (MLGIC) held for a CIBC Market Return GIC and the Cash Account (MLGIC)

Periodically/seasonally offered:

1. CIBC Bonus Rate RRSP GIC

### 8. Registered Retirement Income Fund (RRIF)

Currently available:

1. CIBC RRIF Daily Interest Savings Account

### 9. RRIF GICs

Currently available:

1. CIBC RRIF Guaranteed Investment Certificate
2. CIBC Stock Market Advantage® RRIF GIC
3. CIBC Escalating Rate RRIF GIC™

Periodically/seasonally offered:

1. CIBC Bonus Rate RRIF GIC

### 10. Life Income Fund (LIF)

Currently available:

1. CIBC LIF Daily Interest Savings Account

### 11. LIF GICs

Currently available:

1. CIBC LIF Guaranteed Investment Certificate
2. CIBC Escalating Rate LIF GIC™

Periodically/seasonally offered:

1. CIBC Bonus Rate LIF GIC

### 12. Other (Not available through branches of CIBC)

Currently available:

1. CIBC Full Service Short-Term GIC
2. CIBC Full Service Long-Term GIC
3. Mortgage Tax Account
4. CIBC VISA® Card Security Deposit
5. CIBC Full Service Cashable Escalating Rate GIC™
6. CIBC Full Service Flexible GIC
7. CIBC Escalating Rate GIC®
8. CIBC Wood Gundy Asset Advantage Account® (CIBC Canadian dollar chequing account only)
9. Renaissance High Interest Savings Account (Canadian dollar savings account only)
10. CIBC Guaranteed Market Return GIC and the Subscription Deposit held for a CIBC Guaranteed Market Return GIC (Canadian dollar only)
11. CIBC Monthly Income Fund-linked GIC and the Subscription Deposit held for a CIBC Monthly Income Fund-linked GIC
12. CIBC Dividend Growth Fund-linked GIC and the Subscription Deposit held for a CIBC Dividend Growth Fund-linked GIC

13. CIBC Global Market Mix GIC and the Subscription Deposit held for a CIBC Global Market Mix GIC
14. CIBC Market Return GICs and the Subscription Deposits held for a CIBC Market Return GIC (Canadian dollar only)
15. CIBC Equity Growth GICs and the Subscription Deposits held for a CIBC Equity Growth GIC
16. CIBC Equity Income GICs and the Subscription Deposits held for a CIBC Equity Income GIC
17. CIBC Index Growth GICs and the Subscription Deposits held for a CIBC Index Growth GIC
18. CIBC Index Growth (Guaranteed Return) GICs and the Subscription Deposits held for a CIBC Index Growth (Guaranteed Return) GIC (Canadian dollar only)
19. CIBC Non-Redeemable Long-Term GIC

### President's Choice Financial®<sup>5</sup>

(Products formerly issued by Amicus Bank)

Currently available:

1. President's Choice Financial GIC (the must-have GIC)
2. President's Choice Financial daily interest investment account RRSP (The World's Best™ RRSP)
3. President's Choice Financial RRSP GIC (the must-have RRSP GIC)
4. President's Choice Financial bank account (no fee bank account)
5. President's Choice Financial savings account (Interest First™ savings account)
6. President's Choice Financial Interest Plus™ savings account
7. President's Choice Financial Interest Plus™ RRSP
8. President's Choice Financial Tax-Free Interest Plus™ savings account

The following accounts may be CDIC insured but not used by depositors in the normal course of business with CIBC:

- outstanding payment items including suspense accounts
- items in transit
- certified cheques
- drafts
- Global Money Orders
- unclaimed cheques

\* VISA Int./CIBC: Lic. Users

<sup>1</sup> Purchases of this product with a term to maturity of greater than 5 years are not insured by CDIC deposit insurance.

<sup>2</sup> This product and the product named 'CIBC Short Term Redeemable GIC' are identical.

<sup>3</sup> This product is also referred to as the CIBC Promotional Flexible GIC when purchased as part of a time-limited promotion and offered at a promotional interest rate.

<sup>4</sup> "MLGIC" refers to CIBC Market Linked GICs

<sup>5</sup> ®/™ PC, President's Choice, President's Choice Financial, Interest Plus, Interest First, The World's Best RRSP and Fresh Financial Thinking are trademarks or registered trademarks of Loblaw's Inc. CIBC licensee of marks.

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## CDIC Deposit Insurance Information

### CIBC Mortgages Inc.

#### 1. Guaranteed Investment Certificates (GICs)

Currently available:

1. CIBC Mortgages Inc. Long-Term GIC
2. CIBC Mortgages Inc. Flexible GIC

#### 2. RRSP Savings Account

No longer available:

1. CIBC Mortgages Inc. RRSP Savings Account

#### 3. Other

Not available through branches of CIBC:

1. CIBC High Interest Savings Account (CMI)

Not directly available to depositors:

1. Mortgage Tax Account

**The following accounts may be CDIC insured but not used by depositors in the normal course of business with CIBC Mortgages Inc.:**

- outstanding payment items including suspense accounts
- items in transit
- unclaimed cheques

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### CIBC Trust Corporation

#### 1. Guaranteed Investment Certificates (GICs)

Currently available:

1. CIBC Trust Long-Term GIC
2. CIBC Guaranteed Investment Certificate<sup>1,2</sup>
3. CIBC Stock Market Advantage<sup>®</sup> GIC
4. CIBC Escalating Rate GIC<sup>®</sup> (Non-redeemable)
5. CIBC Trust Full Service Escalating Rate GIC<sup>™</sup>

#### 2. RRSP Daily Interest Savings Account (DISA)

No longer available:

1. CIBC Trust RRSP Savings

#### 3. Other

Not available through branches of CIBC:

1. CIBC High Interest Savings Account (CTC)

#### 4. Instruments / Products Formerly Issued by CIBC Mortgage Corporation

No longer available:

Savings Account:

1. CIBC Investor's Rate Account<sup>®</sup>

**The following accounts may be CDIC insured but not used by depositors in the normal course of business with CIBC Trust Corporation:**

- outstanding payment items including suspense accounts
- items in transit
- trustee demand accounts
- unclaimed cheques

<sup>1</sup> This product and the product marketed under the name "CIBC Long-Term GIC" are identical. Purchases of this product with a term to maturity of greater than 5 years are not insured by CDIC deposit insurance.

<sup>2</sup> This product is also referred to as the CIBC RESP GIC when purchased within a Registered Education Savings Plan (RESP).

<sup>™</sup> Trade-mark of Canadian Imperial Bank of Commerce

<sup>®</sup> Registered Trade-mark of Canadian Imperial Bank of Commerce

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For further information, please contact CDIC at 1-800-461-CDIC (2342).