



Coming soon: Monthly Fee removal on the CIBC Bank USA Smart Account™

Effective November 1, 2022, we are eliminating the monthly account maintenance fee¹ and debit transaction fees (excludes non-CIBC ATM fees and paper statement fees) on the CIBC Bank USA Smart Account™. That's a savings of up to \$179² yearly! This also means that there will no longer be a \$3,000 minimum daily balance requirement to pay no monthly fee, so you can keep more money in your pocket and enjoy added flexibility with your day-to-day banking when south of the border.

All other account usage and service fees continue to apply as outlined in the [CIBC Bank USA Smart Account Agreements and Disclosures](#).

The CIBC Bank USA Smart Account and all CIBC Bank USA products and services are offered in English only.

The CIBC Bank USA Smart Account is offered by CIBC Bank USA, a U.S. bank. CIBC Bank USA is a wholly owned subsidiary of CIBC. Deposits at CIBC Bank USA are insured up to the applicable limits by the Federal Deposit Insurance Corporation (FDIC).

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¹ The monthly account maintenance fee is charged at the end of each month for the current month and, therefore, the final monthly account maintenance fee will be charged at the end of October 2022 for the month of October.

² Savings of up to \$179 is based on saving the maximum monthly fee of \$14.95 USD on a CIBC Bank USA Smart Account for 1 year.