Hi Anna,

Thank you for taking the time out of your busy schedule to meet with Kierra and I yesterday. It was great meeting you!

As discussed, please find the recommendations that were provided below.

R.M. of Big Arm #251

1. Switching the account type of account ending 877 from a Business Current Account to the Ultimate Business Banking package. This package has a $100 monthly fee that is waived when the account maintains a minimum daily balance of $75000. An overview of this type of account package is as follows:

Features	• $100 monthly fee. • $100 monthly fee is waived with a minimum daily balance of $75,000. • Up to 100 paper debits/cheques or credits/deposits per month. • Unlimited electronic debit transactions excluding any other services and transactions such as Interac e-Transfer transactions, Pay Employees & Vendors (PEV) and cheques for which standard fees and charges apply. • Includes unlimited number of items deposited via an RBC branch, RBC ATM, RBC Mobile Cheque Deposit or Night and Day Deposit. • Send up to 500 outgoing Interac e-Transfer transactions per month sent via the RBC Online Banking for business or RBC Edge platforms. • Unlimited electronic cheque and Moneris deposits, plus up to $25,000 free cash deposits.

2. Transfer excess funds into the savings account (ending 926). This is an interest earning account that is currently not earning interest, as the minimum balance to do so is $100000. The interest rates for this type of account are tiered. Please see below:

Royal Business Premium Investment Account®

If balance is:	Partial Interest Rate [%]
Under $500,000**	1.900
$500,000 to $999,999.99	2.150
$1,000,000 to $4,999,999.99	2.500
$5,000,000 to $9,999,999.99	2.900
$10,000,000 to $24,999,999.99	2.950
$25,000,000 and over	2.950

**** Minimum daily balance for interest calculation is $100,000**