



**LAURENTIAN BANK'S BLUE CHIP ACTIONGIC: OFFERING INVESTORS
THE GROWTH POTENTIAL OF LEADING CANADIAN COMPANIES**

Montréal, January 27, 2010 – Until this coming March 10, Laurentian Bank is offering investors seeking high return potential a new issue of its Blue Chip *ActionGIC*¹ guaranteed saving certificate. This indexed GIC is comprised of shares of well-established and leading Canadian enterprises known as *Blue Chips* within financial markets. In other words, they are recognized nationwide for their outstanding financial stability.

Available with a five-year term, this GIC offers a return potential superior to that of conventional GICs and enables the investor to benefit from the growth of Canada's 17 best publicly listed companies while guaranteeing the initial sum invested. Representing an integral part of the Canadian economy, the companies that make up the Blue Chip *ActionGIC* stock portfolio include the following:

Scotiabank	Intact Financial Corporation
Royal Bank of Canada	Loblaw's
Toronto Dominion Bank (TD)	Rogers Communications
Bombardier	SNC Lavalin
Canadian National Railway (CN)	Suncor. Energy Inc.
Manulife Financial	Telus
Fortis	Thompson Reuters
Husky Energy	Tim Hortons

Laurentian Bank's Blue Chip *ActionGIC* stands apart from other GICs in that its return is based on the financial performance of the securities it encompasses. As such, it offers a variable return with dynamic growth potential and guarantees the capital invested.

About Laurentian Bank

Laurentian Bank of Canada is a banking institution operating across Canada and offering its clients diversified financial services. Differentiating 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 more than \$22 billion in balance sheet assets and more than \$14 billion in assets under administration. Founded in 1846, the Bank employs more than 3,500 people.

¹ Laurentian Bank reserves the right to modify the list of companies included in the portfolio at any time before the expected issue date of this investment, which is March 12, 2010. The ultimate rate of return of a Laurentian Bank Blue Chip *ActionGIC* is calculated based on the performance of the benchmark index between the issue date and the benchmark index average value on the dates specified on the purchase agreement. 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. The information presented in the above graph compares the return on a 3-year GIC as of the beginning of the selling period with the maximum potential return of the Blue Chip *ActionGIC*, as indicated above. Past performance is not an indication of future performance. 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.



Press release

FOR IMMEDIATE RELEASE

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