

# Some changes to note.

Some changes are being made  
to Personal and Business Banking  
fees, plans and services.

# There will be some changes to Personal and Business Banking fees.

Speak to a BMO Bank of Montreal® representative today. Together, we can assess your banking needs to ensure you have the solution that's right for you.

## Personal Banking Changes effective May 1, 2014

### Changes to minimum monthly account balances needed in a Primary Chequing Account to waive the monthly fee<sup>1</sup>:

Plan	Current	New
Practical	\$1,000	\$1,500
Plus	\$2,000	\$2,500
Performance	\$3,000	\$3,500

### Smart Saver Account

Transferring Funds	Current	New
At a BMO® ATM	Free	Get one free transfer per month from your Smart Saver Account to your other BMO accounts through any BMO channel. Each additional transfer is \$5.00.
By Telephone Banking including with a customer contact agent		
By Online/Mobile Banking		
At a branch		

### Changes to other Personal Banking fees

Item	Current	New
Safety deposit box rental (medium)	\$60 per year	\$65 per year
Writing a foreign currency cheque on a Canadian dollar account	\$10 per item	\$20 per item
Transfer BMO Term RSP account to another financial institution	\$25	\$50
Transfer BMO TFSA to another financial institution	—	\$50

## Changes to Overdraft Services effective August 1, 2014

Plan	Current Personal Credit Reserve <sup>2</sup>	Overdraft Protection			Overdraft Transfer Service <sup>5</sup>	
		New Overdraft Protection – Standard <sup>2</sup>	Current Occasional Overdraft Protection Service (OOPS! <sup>®</sup> ) <sup>2,4</sup>	New Overdraft Protection – Occasional <sup>2</sup>	Current	New
Pay-as-you-go	\$2.50 per month		\$5.00 per item		\$5.00 per transfer	
Practical			\$4.00 per month	Included	\$5.00 per item	Included
Plus						
AIR MILES <sup>®†</sup>						
Performance						
Standard <sup>3</sup>						
i.connect <sup>3</sup>						
Enhanced <sup>3</sup>						
Senior <sup>3</sup>					Included	

Discounted Banking Programs	Current Personal Credit Reserve <sup>2</sup>	New Overdraft Protection – Standard <sup>2</sup>	Current Occasional Overdraft Protection Service (OOPS! <sup>®</sup> ) <sup>2,4</sup>	New Overdraft Protection – Occasional <sup>2</sup>	Overdraft Transfer Service <sup>5</sup>	
					Current	New
Students and Recent Graduates	Included	\$4.00 per month	Included	\$5.00 per item	Included	
Senior					\$5.00 per item fee with the Practical Plan	Included

Overdraft Repayment Period		
	Current Personal Credit Reserve <sup>2</sup> and OOPS! <sup>®</sup> <sup>2,4</sup>	New Overdraft Protection – Standard <sup>2</sup> and Overdraft Protection – Occasional <sup>2</sup>
Maximum period of time the account can remain in overdraft	6 months	90 days

## NEW Overdraft Protection – Occasional<sup>2</sup>

- Choose this option if you normally maintain a balance in your chequing account but want the added security of overdraft protection for the occasional shortfall
- Overdraft Protection – Occasional covers shortfalls in your account, up to your approved overdraft limit<sup>2</sup>
- There is no monthly fee for this service
- The fee for this service is \$5 per transaction<sup>2</sup>
- Available August 1, 2014

## Business Banking Changes effective May 1, 2014

Item	Small Business Banking Plans, Value and Value Assist Plans		Instabanking <sup>®</sup> Plan for Small Business <sup>3</sup>		FirstBank Plan <sup>®</sup> for Small Business <sup>3</sup>	
	Current	New	Current	New	Current	New
Monthly Plan Fee	No changes		\$10.00		\$17.50	\$22.00
Around the Clock Depository initial set-up fee	Included	\$18.00	Included	\$18.00	Included	\$18.00
UNISTOP <sup>®</sup> Disposable Bags	Various <sup>6</sup>		Included	Various <sup>6</sup>	Included	Various <sup>6</sup>
Bank Confirmations	Included	\$25.00 to \$35.00	\$25.00 to \$35.00		Included	\$25.00 to \$35.00
Loan Interest Certificates	Included	\$10.00 per item	\$10.00 per item		Included	\$10.00 per item
Chargebacks	2 free per month	\$7.00 per item	\$7.00 per item		Included	\$7.00 per item

## Business Banking Changes effective May 1, 2014 (continued)

Canadian and U.S. Dollar FirstBank® Investment Account		
Item	Current	New
Monthly Account Administration fee	\$2.00	\$4.00
Interest Paid	0.00% to 0.150%	No interest paid

Canadian and U.S. <sup>3</sup> Dollar Community Account		
Item	Current	New
Monthly Account Administration fee	—	\$2.50
Minimum monthly balance waiver needed to eliminate Monthly Account Administration Fee	—	\$5,000
Deposit Content Limits included free of charge per month:		
• Notes	\$5,000	\$2,500
• Coin	\$500	\$250
• Cheques	50	25
Chargebacks	Included	\$7.00 per item
Interest Paid on Canadian Dollar Account	0.01%	No interest paid
Interest Paid on U.S. Dollar Account	0.00% to 3.00%	

Changes to other Business Banking fees		
Item	Current	New
Safety deposit box rental (medium)	\$60 per year	\$65 per year
Writing a foreign currency cheque on a Canadian dollar account	\$10 per item	\$20 per item

True Savings Account <sup>3</sup> and Chequable Savings Account <sup>3</sup>		
Item	Current	New
Monthly Account Administration fee	\$1.00	\$4.00
Interest Paid	0.01%	No interest paid
Minimum monthly balance needed to eliminate charge for account debits	\$1,000	No minimum balance waiver. \$1.00 per item fee applies
Minimum monthly balance needed to eliminate the Account Administration Fee	\$200	No minimum balance waiver. \$4.00 monthly fee applies

1. The monthly Bank Plan fee can be eliminated by maintaining the minimum monthly balance at all times in a Primary Chequing account that has been designated as the lead account for your Bank Plan. The lead account is the one you designate to pay any fees required by your banking (i.e. monthly Plan fees, transaction fees)  
 2. Available to qualified customers. Interest will be charged on the overdrawn balance at prevailing overdraft interest rates 3. These Bank Plans and Accounts are for existing account holders only and are no longer offered 4. Occasional Overdraft Protection Service (OOPS!) is no longer available. Existing customers will be converted to Overdraft Protection – Occasional on August 1, 2014. New fees will apply. 5. You are required to provide initial set-up instructions for this service 6. Cost of bags is based on quantity of order. Ask your Account Manager or branch representative for details.  
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