## Important notice regarding changes to the Practical Plan.

## Increase in transaction limits on the Practical Plan

Starting June 1, 2014, the number of monthly transactions included in Practical Plan has increased.

Practical Plan		
	Current	New
Monthly Transaction Limit	10	12

And, we will continue to waive your \$4.00 monthly Plan fee if you maintain a monthly balance of \$1,500 or more<sup>1</sup>.

<sup>1</sup>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 Bank Plan for example, your monthly Plan fees and transaction fees. <sup>®</sup> Registered trade-marks of Bank of Montreal. <sup>®+</sup>Registered trade-marks of AIR MILES International Trading B.V. Used under license by LoyaltyOne Inc. and Bank of Montreal.

