

Important Notice and Change in Terms

Please read this Important Notice and Change in Terms describing a change to the M&I Visa Gift Card Customer Agreement Terms and Conditions (the "Agreement"). The following changes apply to the Agreement and the use of your Card:

1. Effective November 1, 2013, all references to the BMO Financial Corp. Privacy Policy for M&I Consumer Customers shall mean the BMO Harris Bank N.A. privacy notice, which you can review at www.consumercardaccess.com/migift, as amended from time to time. If you use your Card after November 1, 2013, you are deemed to have agreed to this change.
2. Effective January 1, 2014, all references to "5 business days" in the second paragraph of the ERROR RESOLUTION PROCEDURES section are hereby changed to "10 business days."