

Business loans for a greener future

0.5% reduced rate on sustainability projects.^{1,4}

Introducing **BMO Greener Future Financing**, a lending program that rewards environmentally responsible business practices. Take advantage of affordable loans with flexible repayment options to reduce greenhouse gas emissions across your operations, mitigate the impacts of climate change, or promote sustainability in your operations.

BMO Greener Future Financing benefits



Enjoy a 0.5% rate discount on qualifying term and flex loans ranging from \$100,000 to \$500,000^{1,2,4}



Get an additional 0.25% off your loan rate when you set up automatic payments from a BMO business checking account³



Available to new and existing BMO customers

Loan proceeds must be used for an eligible purpose which may include one of the following:⁴

- Renewable energy, such as solar power, renewable fuels and geothermal energy
- Energy efficiency, including appliances and technologies such as LED lighting, HVAC systems, smart meters and other performance monitoring equipment
- Pollution prevention and waste management
- Sustainable land use, water and wastewater management
- Clean transportation

Your business is important to us, and in keeping with our Purpose to *Boldly Grow the Good in Business and Life*, we're here to help you create a more sustainable business.

To learn more about BMO Greener Future Financing, contact your Business Relationship Manager.



¹ For businesses with annual revenues of \$10 million or less and total combined credit exposure at BMO of \$500,000 or less, and who have a physical business presence (or in the instance where the business has no physical location, a mailing address for their headquarters) located in at least one of the following states: AZ, CA, CO, FL, ID, IL, IN, IA, KS, MI, MN, MO, NE, NV, NM, ND, OK, OR, SD, TX, UT, WA, WI, or WY. Businesses located in MI or TX must be within 100 miles of a BMO full-service retail branch. Offer subject to change.

² The applicants approved for a Flex Loan must have a BMO business checking account opened before closing the loan.

³ Automatic payment from a BMO business checking account is required to be established at loan closing in order to receive the 0.25% rate reduction.

⁴ See a BMO Business Relationship Manager for a complete list of eligible use of loan funds. Applicants will be required to self-attest that the loan funds will be used for an eligible loan use that helps to reduce greenhouse gas emissions from business operations, mitigates the physical impacts of climate change or promotes sustainability in their business operations.

Banking products and services are subject to approval and are provided in the United States by BMO Bank N.A., Member FDIC. (1/24)