

Lending Discounts Available to Checking Customers

Your banking relationship can help you to take advantage of lending benefits for checking customers

	Discount	Benefit
Lending benefits:	Mortgage Auto Pay ¹ discount	\$100 closing cost credit with Auto Pay from a BMO Harris Smart Advantage™ Account or BMO Harris Smart Money™ Account ²
	Home Equity Auto Pay ¹ discount	0.50% interest rate discount with Auto Pay from a BMO Harris checking account ³
	Non-Real Estate Secured Auto Pay ¹ discounts	0.25% interest rate discount on select installment loans with Auto Pay from a BMO Harris checking account ⁴ 2.00% interest rate discount for CD Credit Builder with Auto Pay from a BMO Harris checking account ⁵
	Jumbo Mortgage relationship discount	Based on your combined relationship balance of \$100,000 or more in eligible deposit and/or investment balances ⁶ on the date of loan origination, you may qualify for a 0.125% or 0.250% interest rate discount
	Home Equity and Non-Real Estate Secured relationship discount	Based on your combined relationship balance of \$250,000 or more in eligible deposit and/or investment balances ⁶ on the date of loan origination, you may qualify for a 0.25% interest rate discount on Home Equity Lines of Credit, Home Equity Loans and select installment loans ⁷

Disclosures

- ¹ Auto Pay means periodic scheduled payments automatically deducted from your BMO Harris checking account, as applicable, to pay the loan. When you sign up for Auto Pay, you authorize the Bank to draw your account for all amounts then due, including any late fees and any other charges.

² Closing cost discount available when you authorize BMO Harris to withdraw your loan payment each month from a BMO Harris Smart Advantage Account or BMO Harris Smart Money Account using Auto Pay. The discount can only be applied to the purchase or refinance of a primary residence. FHA loans do not require Auto Pay to receive this closing cost discount.

³ Rate discount available when you authorized BMO Harris to withdraw your loan payment each month from a BMO Harris personal checking account using Auto Pay. The discount can only be applied to a new home equity loan or home equity line of credit.

⁴ Rate discount available when you authorized BMO Harris to withdraw your loan payment each month from a BMO Harris personal checking account using Auto Pay. The discount can only be applied to a new personal installment loan. The discount cannot be applied to loans originated by a dealer and later assigned to BMO Harris.

⁵ Rate discount available when you authorized BMO Harris to withdraw your loan payment each month from a BMO Harris personal checking account using Auto Pay. The discount can only be applied to a new CD Credit Builder loan.
- ⁶ Eligible deposit and investment balances must be held with BMO Harris Bank N.A. and/or BMO Harris Financial Advisors, Inc. Eligible balances include all Personal, Investment, Trust, Business Banking, and BMO Financial Group employee 401K accounts. For Business accounts, applicant must be an owner of, and an authorized signer on, the associated business account. Assets used for mortgage discount eligibility purposes must exclude any funds needed to close.

Securities, investment advisory services and insurance products are offered through BMO Harris Financial Advisors, Inc. Member FINRA/SIPC. SEC-registered investment adviser. BMO Harris Financial Advisors, Inc. and BMO Harris Bank N.A. are affiliated companies. Securities and insurance products offered are: **NOT FDIC INSURED – NOT BANK GUARANTEED – NOT A DEPOSIT – MAY LOSE VALUE.**

⁷ The discount can only be applied to a new home equity loan, home equity line of credit or personal installment loan. The discount cannot be applied to a CD Credit Builder loan or to loans originated by a dealer and later assigned to BMO Harris.

Accounts are subject to approval. BMO Harris Bank N.A. Member FDIC (2/21)