# BMO Relationship Checking-Relationship Packages

## Relationship Packages Benefits

Below you can find the benefits in each BMO Relationship Checking Relationship Package

<table>
<thead>
<tr>
<th>Quarterly Combined Balance required in Eligible Deposit Accounts and Eligible Investment Balances</th>
<th>SILVER</th>
<th>GOLD</th>
<th>PLATINUM</th>
<th>PREMIER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $25,000</td>
<td>☑️</td>
<td>☑️</td>
<td>☑️</td>
<td>☑️</td>
</tr>
<tr>
<td>$25,000 – $99,999.99</td>
<td>☑️</td>
<td>☑️</td>
<td>☑️</td>
<td>☑️</td>
</tr>
<tr>
<td>$100,000 – $249,999.99</td>
<td></td>
<td>☑️</td>
<td>☑️</td>
<td>☑️</td>
</tr>
<tr>
<td>$250,000+</td>
<td></td>
<td></td>
<td>☑️</td>
<td>☑️</td>
</tr>
</tbody>
</table>

### Benefits by package level:

- **Relationship Plus Money Market**: Higher interest rates may be available
- **Overdraft Fee rebate**: 1 Overdraft Fee per month
- **Outgoing Wire Transfer Fee**: Up to $30 per month
- **Credit card spend bonus**: $10 per quarter

### Lending Discounts

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

<table>
<thead>
<tr>
<th>Discount</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage Auto Pay⁴ discount</td>
<td>0.125% interest rate discount with Auto Pay from a BMO Relationship Checking account⁶</td>
</tr>
<tr>
<td>Home Equity Auto Pay⁴ discount</td>
<td>0.50% interest rate discount with Auto Pay from an eligible BMO checking account⁸</td>
</tr>
<tr>
<td>Non-Real Estate Secured Auto Pay⁴ discounts</td>
<td>0.50% interest rate discount on select installment loans with Auto Pay from an eligible BMO checking account⁹</td>
</tr>
<tr>
<td>Mortgage relationship discount¹⁰</td>
<td>Based on the loan type/amount and your combined relationship balance of $100,000 or more in eligible deposit and/or investment balances¹¹ on the date of loan origination, you may qualify for up to a 0.625% interest rate discount.¹² Eligible balances¹² must be held on deposit with BMO Bank N.A. or as investment balances with BMO Investment Services (BIS) through LPL Financial (LPL).</td>
</tr>
<tr>
<td>Home Equity and Non-Real Estate Secured relationship discount¹³</td>
<td>Based on your combined relationship balance of $250,000 or more in eligible deposit and/or investment balances 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.¹⁵ Eligible balances must be held on deposit with BMO Bank N.A. or as investment balances with BMO Investment Services (BIS) through LPL Financial (LPL).</td>
</tr>
</tbody>
</table>

### Product benefits that apply to ALL packages:

- Pay Interest
- Unlimited Free Non-BMO ATM Transactions in the U.S.¹
- Rebate of ATM surcharge fees charged by the ATM operator or network: Up to $25 per statement period
- Mastercard ID Theft Protection® on your BMO Debit Mastercard®
- Free Incoming Wire Transfers
- Select Banking Services

### No annual rental fee for a 3”x5” Safe Deposit Box or 50% discount for an up to 5”x10” box, purchase fees waived for cashier’s checks and money orders

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¹ Relationship Checking-Relationship Packages
² SILVER, GOLD, PLATINUM, PREMIER
³ Less than $25,000, $25,000 – $99,999.99, $100,000 – $249,999.99, $250,000+
⁴ Mortgage Auto Pay, Home Equity Auto Pay, Non-Real Estate Secured Auto Pay
⁵ Relationship Plus Money Market
⁶ Higher interest rates may be available
⁷ Overdraft Fee per month
⁸ Up to $30 per month
⁹ Credit card spend bonus
¹⁰ 1 Overdraft Fee per month
¹¹ Up to $25 per statement period
¹² Up to $25 per statement period
¹³ Up to $25 per statement period
¹⁴ 1 Overdraft Fee per month
¹⁵ Based on the loan type/amount and your combined relationship balance of $250,000 or more in eligible deposit and/or investment balances 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. Eligible balances must be held on deposit with BMO Bank N.A. or as investment balances with BMO Investment Services (BIS) through LPL Financial (LPL).
Disclosures

1. To access the benefits in a particular Relationship Package, you must have a BMO Relationship Checking Account. Each BMO Relationship Checking Account is placed in its own Relationship Package based on the Quarterly Combined Balance. Benefits begin when the BMO Relationship Checking Account is placed in a Relationship Package and continue through the calendar quarter, regardless of any change in Account balances.

2. A BMO Relationship Checking Account is placed in a Relationship Package on the first calendar day of the month after the Account opening (or the Account type change) occurs. Your Relationship Package may change on the first day of each subsequent calendar quarter (January 1, April 1, July 1, and October 1) when the Quarterly Combined Balance is recalculated for quarterly placement (“Quarterly Placement”). You will receive a welcome communication with the first Relationship Package placement and a quarterly communication for each subsequent Quarterly Placement.

3. To calculate the Quarterly Combined Balance, we add the Ledger Balance in the BMO Relationship Checking Account, the Ledger Balance in all other Eligible Deposit Accounts, and Eligible Investment Balances from the first day of the prior calendar quarter through the last day of the prior calendar quarter, and divide that figure by the total number of days in the period. There is no limit to the number of Eligible Deposit Accounts and Eligible Investment Balances that are calculated in the Quarterly Combined Balance. The Ledger Balance of Eligible Deposit Accounts that sweep funds to non-FDIC insured investment accounts only include those funds that remain in the Eligible Deposit Accounts.

4. For new BMO Relationship Checking Accounts, the initial calculation is based on the Ledger Balance in the BMO Relationship Checking Account, the Ledger Balance in all other Eligible Deposit Accounts, and Eligible Investment Balances from the first day of the Account opening (or the day of Account type change) through the last day of the calendar month. The first quarterly calculation is based on the Ledger Balance in the BMO Relationship Checking Account, the Ledger Balance in all other Eligible Deposit Accounts, and Eligible Investment Balances from the first day of the month after the new Account is opened (or the day of Account type change) through the last day of the calendar quarter. At each Quarterly Placement, the Relationship Plus Money Market Account earns Relationship Package interest rates beginning on the first Business Day of the month after the Account opening (or the Account type change) through the last day of the calendar quarter.

5. Eligible Deposit Accounts include all BMO personal checking, savings, CDs and IRAs on which you are listed as an Account Owner or Trustee. Eligible Deposit Accounts do not include business Accounts, Accounts held in escrow, estate Accounts, or other BMO deposit accounts you may own that are not governed by the terms of the Deposit Account Agreement for Personal and Business Accounts. Eligible Investment Balances include the value of all BMO Investment Services and BMO Direct Invest, Inc. personal investment accounts, for which you are listed as an account owner or Trustee. Eligible Investment Balances do not include business investment accounts, investment accounts subject to ERISA, or BMO Investment Services investment accounts that are held outside of LPL Financial LLC.

6. No BMO fee, however, the ATM operator or network may charge you a surcharge fee for a transaction or balance inquiry.

7. Certain terms, conditions and exclusions apply. For complete coverage terms and conditions call 1-888-340-2165.

8. Interest rates earned on the Relationship Plus Money Market are based on Relationship Package placement. If the Account Owners’ BMO Relationship Checking Accounts are placed in different Relationship Packages, the best Relationship Package will determine the interest rates earned on the Relationship Plus Money Market Account. Initially, the Relationship Plus Money Market Account earns Relationship Package interest rates beginning on the first Business Day of the month after the Account opening (or the Account type change) through the last day of the calendar quarter. At each Quarterly Placement, the Relationship Plus Money Market Account earns Relationship Package interest rates beginning on the first Business Day of the calendar quarter through the end of the calendar quarter.

9. BMO Relationship Checking Account fees based on the Relationship Package assigned to your BMO Relationship Checking Account when the Relationship Package changed are rebates payable to your Relationship Checking Account by the third Business Day of the following month (e.g., a fee assessed in February will be rebated on the third Business Day in March). If you change your Account type and a fee was assessed while the Account was a BMO Relationship Checking Account, you will still receive a rebate. If you close your Account and a fee was assessed while the Account was a BMO Relationship Checking Account, you will not receive a rebate.

10. You must be an owner of both a BMO Relationship Checking Account and an eligible Credit Card Account. Eligible Credit Card Accounts include BMO Premium Rewards Credit Card, BMO Platinum Credit Card, BMO Platinum Rewards Credit Card, BMO Cash Back Credit Card, and BMO Premier Services Premium Rewards Credit Card. For every calendar quarter in which net purchases on your Credit Card Account are $3,500 or greater, the credit card spend bonus will be deposited into your BMO Relationship Checking Account by the third Business Day of the following month (e.g., if the net purchase criteria is met for the April, May, and June calendar quarter, the credit card spend bonus will be deposited into your Relationship Checking Account in July). Net purchases exclude the purchase of gasoline, services patched, illicit drugs, tobacco products, gambling, or any other item that will be rebated to a BMO Relationship Checking Account. Customers with multiple Credit Card Accounts are eligible for more than one credit card spend bonus, as long as the net purchase requirement is met on each Credit Card Account. In order to be eligible for the credit card spend bonus, the Credit Card Account must be open, not past due or otherwise in default on the last calendar day of the quarter. Please see the Cardholder Agreement for the definition of default.

11. Credit card spend bonus is dependent on Relationship Package placement at the time the transaction activity posts to your Credit Card Account. For customers with multiple BMO Relationship Checking Accounts, if the Account Owners’ BMO Relationship Checking Accounts are placed in different Relationship Packages, the best Relationship Package in which your Account is placed will determine the amount of the credit card spend bonus and the Account into which the credit card spend bonus will be deposited. For customers with multiple BMO Relationship Checking Accounts with the same Relationship Package, the credit card spend bonus will be deposited into the Account opening the earliest. If you have additional BMO Relationship Checking Accounts that are open, the credit card spend bonus will be deposited into the Account opening the earliest. For new Accounts opened in different Relationship Packages, the credit card spend bonus will be deposited into the Account with the lowest account number numerically. Credit card spend bonus may be reported to the IRS for tax purposes and you are responsible for any applicable taxes.

12. Auto Pay means periodic scheduled payments automatically deducted from your BMO personal 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.

13. To receive a 0.125% rate discount, you must authorize BMO to withdraw your loan payment each month from your BMO Smart Money Checking account. If you change your Account type, if you close your Account and a fee was assessed while the Account was a BMO Relationship Checking Account, you will not receive the rate discount but will receive a $500 closing cost discount if eligible.

14. To receive a 0.50% rate discount, you must authorize BMO to withdraw your installment loan payment each month from a BMO personal checking account using Auto Pay. The discount can only be applied to a new Home Equity Loan or a new Home Equity Line of Credit.

15. To receive a 0.50% rate discount, you must authorize BMO to withdraw your installment loan payment each month from a BMO personal checking account using Auto Pay. The discount cannot be applied to loans originated by a dealer and later assigned to BMO.

16. A relationship discount of 1% is available to individuals who have any BMO personal checking account and establishes monthly Auto Pay from that account to pay the CD Credit Builder Loan. BMO Relationship Checking or BMO Portfolio checking account. Housing Finance Agency, FHA, VA, and State Bond Program loans are not eligible for the interest rate discount but will receive a $500 closing cost discount if eligible.

17. Eligible balances include all BMO 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 eligible purposes must exclude any funds needed to close.

18. Applicant must meet one of the eligibility requirements in order to receive the relationship pricing discount. The discount is up to 0.625%. New or existing BMO client with at least $100,000 in BMO deposit accounts (including trust accounts held in the name of the Applicant) at the time of closing after all related closing costs have been applied. Housing Finance Agency, FHA, VA, and State Bond Program loans are not eligible for the interest rate discount. For eligibility requirement details contact a Banker.

19. To receive an additional 0.25% rate discount you must have a combined minimum balance of $250,000. The discount can only be applied to a new home equity line of credit or secured personal installment loan, CD Credit Builder loan or other loans originated by a dealer and later assigned to BMO.

20. BMO, Mastercard, Mastercard ID Theft Protection and the circles design are registered trademarks of Mastercard International Incorporated. Accounts are subject to approval and are provided in the United States by BMO Bank N.A. Member FDIC (09/23)