

Relationship Packages Benefits

Below you can find the benefits in each BMO Relationship Checking Relationship Package¹

		SILVER	GOLD	PLATINUM	PREMIER
Quarterly Combined Balance required in Eligible Deposit Accounts and Eligible Investment Balances ²		Less than \$25,000	\$25,000 – \$99,999.99	\$100,000 – \$249,999.99	\$250,000+
Product benefits that apply to ALL packages:	Pay Interest	✓	✓	✓	✓
	Unlimited Free Non-BMO ATM Transactions in the U.S. ³	✓	✓	✓	✓
	Rebate of ATM surcharge fees charged by the ATM owner or operator	Up to \$25 per statement period	Up to \$25 per statement period	Up to \$25 per statement period	Up to \$25 per statement period
	Mastercard ID Theft Protection [®] on your BMO Debit Mastercard ^{®4}	✓	✓	✓	✓
	Free Incoming Wire Transfers	✓	✓	✓	✓
	Select Banking Services	No annual 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			
Benefits by package level:	Relationship Plus Money Market ⁵		Higher interest rates may be available	Higher interest rates may be available	Higher interest rates may be available
	Overdraft Fee rebate ⁶				1 Overdraft Fee per month
	Outgoing Wire Transfer Fee (domestic and international) rebate ⁶		Up to \$30 per month	Up to \$60 per month	Up to \$90 per month
	Credit card spend bonus ⁷	\$10 per quarter	\$25 per quarter	\$50 per quarter	\$75 per quarter

Lending Discounts

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

Lending benefits:	Discount	Benefit
	Mortgage Auto Pay ⁸ discount	0.125% interest rate discount with Auto Pay from a BMO Relationship Checking account ⁹
	Home Equity Auto Pay ⁸ discount	0.25% interest rate discount with Auto Pay from an eligible BMO checking account ¹⁰
	Non-Real Estate Secured Auto Pay ⁸ discounts	0.50% interest rate discount on select installment loans with Auto Pay from an eligible BMO checking account ¹¹ 1.00% interest rate discount for CD Credit Builder with Auto Pay from an eligible BMO checking account ¹²
	Mortgage relationship discount ¹⁴	Based on the loan type/amount and your combined relationship balance of \$250,000 or more in eligible deposit and/or investment balances ¹³ on the date of loan origination, you may qualify for up to a 0.625% interest rate discount. ¹⁴ Eligible balances ¹³ must be held on deposit with BMO Bank N.A. or as investment balances with BMO Investment Services (BIS) through LPL Financial (LPL).
	Home Equity and Non-Real Estate Secured relationship discount ¹⁵	Based on your combined relationship balance of \$100,000 or more in eligible deposit and/or investment balances ¹³ on the date of loan origination, you may qualify for up to a 0.25% interest rate discount on Home Equity Lines of Credit, Home Equity Loans and select installment loans ¹⁵ . Eligible balances ¹³ 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.
- 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 with each subsequent Quarterly Placement.
- ² 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 used to calculate 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.
- 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 day the new Account is opened (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 calendar 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.
- 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.
- ³ A Non-BMO ATM Transaction is any transaction conducted at a Non-BMO ATM, including, for example, a withdrawal, transfer, or balance inquiry. No BMO fee; however, the ATM owner or operator may charge you a surcharge fee for a withdrawal, transfer, or balance inquiry.
- ⁴ Certain terms, conditions and exclusions apply. For complete coverage terms and conditions call 1-800-MASTERCARD (1-800-627-8372) for assistance. Refer to the Mastercard Guide to Benefits for more information.
- ⁵ We may offer higher variable interest rates based on a Relationship Package. For current interest rates, ask your BMO Banker for a current Interest Rate Sheet or call 1-888-340-2265.
- 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 standard interest rates. 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) occurs through the end 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.
- ⁶ BMO Relationship Checking Account fee rebates are based on the Relationship Package assigned to your BMO Relationship Checking Account when the fee is assessed. Rebates will post to your BMO 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.
- ⁷ 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 BMO Relationship Checking Account in July). Net purchases are the dollar value of goods and services purchased minus any credits, returns, or other adjustments. 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.
- 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 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 with the lowest account number numerically. If your BMO Relationship Checking Account is closed on the date the credit card spend bonus is to be deposited and you have no other BMO Relationship Checking Accounts, you will not receive the credit card spend bonus. If you have additional BMO Relationship Checking Accounts that are open, the credit card spend bonus will be deposited to the Account with the highest Relationship Package placement; if you have multiple Accounts in that Relationship Package, 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.
- ⁸ 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.
- ⁹ To receive a 0.125% rate discount, you must authorize BMO at origination to withdraw your loan payment each month from your BMO consumer 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.
- ¹⁰ To receive a 0.25% rate discount, you authorize BMO to withdraw your (Home Equity Line of Credit or Home Equity 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.
- ¹¹ 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.
- ¹² 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 at origination.
- ¹³ Eligible balances include all BMO Personal, Investment, Trust, Business Banking, and BMO Financial Group employee 401(k) accounts. Eligible balances exclude BMO Alto/Savings Accounts and BMO Self-Directed Investment 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.
- ¹⁴ Applicant must meet one of the eligibility requirements to receive the relationship discount. The relationship discount is available to new or existing BMO clients based on the loan amount and the balances in BMO deposit accounts (including trust accounts titled in the name of the Applicant) at the time of closing after all related closing costs have been applied.
- Clients with a conforming loan (loan amounts up to \$806,500) and at least \$250,000 in BMO deposit accounts are eligible to receive the relationship discount of 0.125%.
 - Clients with a Jumbo loan (loan amounts over \$806,500) and with \$250,000 to \$499,999 in BMO deposit accounts are eligible to receive the relationship discount of 0.250%.
 - Clients with a Jumbo loan (loan amounts over \$806,500) and with \$500,000 to \$999,999 in BMO deposit are eligible to receive the relationship discount of 0.375%.
 - Clients with a Jumbo loan (loan amounts over \$806,500) and with \$1,000,000 to \$1,999,999 in BMO deposit accounts are eligible to receive the relationship discount of 0.500%.
 - Private Wealth Clients with a Jumbo loan (loan amounts over \$806,500) and with at least \$2,000,000+ in BMO deposit accounts are eligible to receive the relationship discount of 0.625%.
- ¹⁵ Applicant must meet one of the eligibility requirements to receive the relationship discount. New or existing BMO clients with at least \$100,000 in BMO deposit accounts (including trust accounts titled in the name of the Applicant) at the time of closing after all related closing costs have been applied are eligible to receive the relationship discount of 0.125%. New or existing BMO clients with at least \$250,000 in BMO deposit accounts (including trust accounts titled in the name of the Applicant) at the time of closing after all related closing costs have been applied are eligible to receive the relationship discount of 0.250%. The discount can only be applied to a new Home Equity Loan or a new Home Equity Line of Credit.

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