

# Transition Guide

Key dates and  
important details  
about your move  
to BMO



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# Welcome to BMO!

Over Labor Day weekend (September 1 through September 4, 2023), we will complete the transition of your deposit accounts and services from Bank of the West to BMO. We are committed to a smooth transition to your new BMO deposit accounts.

This guide has been created to ensure you have important dates and key details about your deposit account transition. In these pages you will find a transition calendar and valuable information about updates to your day-to-day banking services at BMO. You will also find an overview of available checking and savings account alternatives. Please review this information carefully so you know what to expect and can take any actions necessary.

We look forward to serving you and helping you accomplish even more at BMO.





## Key Dates

Your account transition will begin right before Labor Day weekend and will be complete on Tuesday morning, September 5, when you begin using your new BMO accounts and services. Here's what to expect:

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### **By Tuesday, August 29, 2023**

Make sure your debit or ATM card is active and that you know your PIN.

### **Friday, September 1, 2023**

ATM deposits cannot be made on this date.

Authorized debit card purchases will not be immediately reflected in your available balance in automated telephone banking, at ATMs, or in online or mobile banking.

Branches will close at the end of the business day as usual.

Access to Zelle® will be unavailable beginning at 3:00 pm. PT/  
5:00 p.m. CT.

Access to your current Bank of the West online and mobile banking services will end at 6:30 p.m. PT/8:30 p.m. CT. If you do not already have a BMO Digital Banking account, please make a note of your Username and Password prior to this time to access your new accounts on September 5, 2023, using your Bank of the West credentials.

### **Saturday, September 2 – Monday, September 4, 2023**

Continue to use your debit card through the weekend for purchases, and use your debit or ATM card at ATMs for access to cash and making deposits at eligible ATMs. Note that cash deposits made at ATMs during the weekend will be immediately available, though check deposits will not be available for withdrawal until Wednesday, September 6.

During this time, Bank of the West branches will be closed. Access to your account information and balances will be unavailable through automated telephone banking and Customer Service. Authorized debit card purchases will not be immediately reflected in your available balance at ATMs. Online and mobile banking remains unavailable during this time.

### Sunday, September 3, 2023

Our legal name will change from BMO Harris Bank N.A. to BMO Bank N.A. On this date, all references to BMO Harris Bank N.A. in this Notice (including the *BMO Personal Account Disclosures Guide*) will be deemed to be changed to BMO Bank N.A. This name change has no impact on your accounts or your rights under your agreements with us.

### Tuesday, September 5, 2023

Bank of the West branches reopen as BMO branches. You will have access to your new BMO bank accounts at any BMO branch and ATM in the U.S.

Access your bank accounts online through BMO Digital Banking at [bmo.com](https://bmo.com) starting at 6:00 a.m. PT/8:00 a.m. CT and by phone through our BMO Bank by Phone automated service at 1-888-340-2265. Access to Zelle® also will resume at this time.

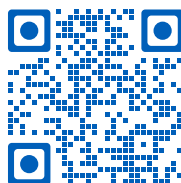
In advance, please be sure to download the BMO Digital Banking app<sup>1</sup> for convenient account access through your mobile device. You will be asked to accept the terms of use through the *BMO Digital Banking Agreement* the first time that you log in to online or mobile banking.

Beginning on this date, be sure to use the following BMO phone numbers to contact us with questions:

- Questions about your deposit account or BMO Digital Banking: 1-888-340-2265
- Questions about our Privacy Notice or to opt out of sharing: 1-888-654-0063

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Use the QR code to download the BMO Digital Banking app from the App Store or Google Play.





## Service Updates

To help ensure a smooth transition of day-to-day banking services, please review the following information carefully so you know what to expect.

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### Deposit Account Numbers

Account numbers for your deposit accounts will not change unless you are notified otherwise.

### Routing Number

The routing number for BMO bank accounts is **071025661**. Please use this number starting September 5, 2023, to establish new direct deposits or automated debits from your BMO account. Also use this number to order checks for your checking or money market account.

### Debit and ATM Cards

Please continue to use your current Bank of the West-branded debit or ATM card until you receive a new BMO-branded debit or ATM card.

A new BMO-branded debit card or ATM card will be mailed to you by June 2024 to replace your current card. We will let you know when your new card is on the way.

If you have a new debit or ATM card or need to set or reset your PIN, to avoid delays and ensure ability to use your card over the weekend, please activate your card and set or reset your PIN by August 29.



### **Debit Card Action Item**

If you would like to set up controls and alerts and/or lock your debit card, you will need to log in to the BMO Digital Banking app on or after September 5 and turn on these features.

On the BMO Digital Banking app:

- Select “Manage debit/ATM cards”
- Choose “Set up controls and alerts,” and select the controls and alerts that you want to set from each tab
- To lock your card, slide the “Card On/Off” switch to the left so that the switch appears gray

### **Checks**

For your checking and money market accounts, continue using your Bank of the West checks until they run out, unless you are notified that your account number is changing.

If your account number is changing, we will send you new checks with your new account number. They should arrive shortly before or after September 5, 2023. Start using your new checks on September 5, and please destroy all unused checks with your old account number.

You may reorder checks online beginning September 5, 2023. Log in to BMO Digital Banking, select “Service Request” and then “Reorder Checks.”



## Direct Deposits and Automatic Payments

Direct deposits into your account(s) and automatic outgoing payments and transfers from your account(s) will continue without interruption unless otherwise notified.

## Deposit Statements

You will receive a final summary of deposit account activity from Bank of the West that lists transactions from the date of your prior statement through September 1, 2023.

Statement periods will remain approximately the same as they are today.

If you receive paperless statements, you will continue to receive paperless statements when your accounts transition to BMO.

**Paper statement fees can be avoided by taking advantage of paperless statements.** If you have not already enrolled in paperless statements, you can do so through BMO Digital Banking on or after September 5, 2023.



### Paperless Statements Action Item

To enroll in paperless statements through BMO Digital Banking:

- Select “Statements” from the “More” menu
- Choose “going paperless”
- Select the accounts for which you want to receive paperless statements and read and agree to the terms of the E-Sign Agreement for Digital Statements

#### TIPS

Visit our Security Center on [bmo.com](https://bmo.com) for tools and tips to help keep your account protected.



## Go Paperless!

At BMO, paperless statements help you save on fees. If you haven't done so already, now is the perfect time to enroll.

## Online and Mobile Banking

Access to your current online and mobile banking services will end on Friday, September 1, 2023 at 6:30 p.m. PT/8:30 p.m. CT. Please be sure to make a note of your Username and Password prior to this time so you can seamlessly access your accounts on September 5, 2023, using your recorded credentials.

Starting Tuesday, September 5, 2023, at 6:00 a.m. PT/8:00 a.m. CT, you can log in to BMO Digital Banking at [bmo.com](https://bmo.com) and access your deposit accounts on your mobile device using the BMO Digital Banking app<sup>1</sup> with your current Username and Password. If you have access to BMO Digital Banking prior to September 1, 2023, you will have access to your new deposit accounts when you log in with your existing BMO User ID and password starting on September 5. You will not be able to log in with your Bank of the West Username and Password.



### **BMO Digital Banking Action Items**

On or after September 5, be sure to:

- Download the BMO Digital Banking app
- Reestablish Face ID® or Touch ID®
- Reestablish alerts and notifications



Online and mobile banking users will receive separate communications with more details about the transition to BMO Digital Banking.

## **Bill Pay**

Payee information and bill pay transaction history will be transferred to BMO Digital Banking. Any bill payments you have scheduled will be processed as usual.

## **Zelle®**

Access to Zelle® will be unavailable as of Friday, September 1, 2023, at 3:00 p.m. PT/5:00 p.m. CT. You will not be able to send or receive payments after this time until service resumes on Tuesday, September 5, 2023.

Recipient information that you have set up in Zelle® through Bank of the West will be transferred to BMO Digital Banking. There is no action required for those who send funds to you through Zelle®.

## **External and Internal Transfers**

External accounts linked to your online banking profile will be transitioned to BMO Digital Banking. Internal and external transfers will be completed as scheduled, and there is no fee.

## **Transaction History**

Initially, up to 60 days of deposit account transaction history and seven years of statements for your checking, savings, and money market accounts will be transferred to BMO systems and available in BMO Digital Banking upon your first log-in. Shortly thereafter, up to 21 months of transaction history will be made available.

## Bank by Phone

Starting September 5, 2023, call 1-888-340-2265 to access your accounts by phone. BMO Bank by Phone service is available 24/7 for automated account information and transactions such as transfers and some loan payments.



### Bank by Phone Action Item

The first time you call, you'll need to have your account number ready, and you'll need to create a new six- to eight-digit telephone banking passcode for access to the Bank by Phone system.

## BMO Customer Service

For service by telephone prior to September 5, 2023, please continue to contact Bank of the West using your current customer service numbers.

Beginning September 5, 2023:

- Call 1-888-340-2265 from 5 a.m. to 9 p.m. PT/7 a.m. to 11 p.m. CT Monday to Friday and 6 a.m. to 8 p.m. PT/8 a.m. to 10 p.m. CT on Saturdays and Sundays for assistance.
- BMO Digital Banking password resets, reporting lost/stolen debit cards and debit card activations can be done 24 hours a day by calling us at 1-888-340-2265.
- Call 1-877-225-3863 Monday through Friday (excluding holidays) 5:30 a.m. to 3:00 p.m. PT/7:30 a.m. to 5:00 p.m. CT to speak with a BMO Investment Services representative.
- Call 1-855-825-9237 for credit card inquiries, available 24 hours a day, 7 days a week.

We accept calls made via Telecommunications Relay Service (TRS). This service is typically free and available at all times that we accept telephone calls. For information on how to access TRS, please contact your phone service provider or visit <https://www.fcc.gov/consumers/guides/telecommunications-relay-service-trs>





## Information About Other Accounts You May Have

Details about the transition of Bank of the West credit cards, loans, lines of credit, investment services, and trust accounts are provided in separate communications. Here are some highlights of key things you should know:

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### Credit Cards

Cardholders will receive a separate letter in July with details about the transition of credit card accounts to BMO occurring on August 25, 2023, and any changes to the terms of your agreement with us.

Continue to use your current Bank of the West-branded credit card until you receive a new BMO-branded credit card.

A new BMO-branded credit card will be mailed to you by March 2024 to replace your current card. We will notify you before your new card is mailed.

Please visit the Welcome Center at [bmo.com/botw/creditcard](https://bmo.com/botw/creditcard) for more information and answers to questions you may have.

## Loans and Lines of Credit

### Overdraft Protection Lines of Credit

If you have an overdraft protection line of credit with Bank of the West, please see your *Customized Account Summary* on the letter we mailed between July 21 and August 4, for information about the transition of your line to BMO.

### Other Loans and Lines of Credit

If you have another loan or line of credit with Bank of the West, please refer to the separate communications with all the details of the transition to BMO.

Here are some key things you need to know:

**Home Equity Lines of Credit:** Home Equity Lines of Credit will transition to BMO as of August 29, 2023. If you have a Home Equity Line of Credit you will receive separate communications providing a new account number, new checks, and other important account information.

**Mortgages and Home Equity Loans:** If you have a home mortgage or home equity loan transitioning to BMO as of August 1, 2023, you will receive a mailing in late July with all the important details about this transition.

Please visit the Welcome Center at [bmo.com/botw/mortgage](https://bmo.com/botw/mortgage) for more information and answers to questions you may have.

## Investment Services and Trust

If you were a client of BancWest Investment Services, the transition of your brokerage accounts to BMO Investment Services was recently completed.

If you have trust accounts, information about the transition to BMO Wealth Management is being provided separately in advance of the August 31, 2023, transition.



## Checking Account Options



If you have a Bank of the West checking account, please see the *Customized Account Summary* on the letter we mailed between July 21 and August 4, for the key features of your new BMO checking account(s). Additional details also appear in the *BMO Personal Account Disclosures Guide*. If you would like to consider other account options instead, please review the following checking account choices. For additional information on checking accounts, please visit [bmo.com](https://www.bmo.com)

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### Wealth Checking

\$25,000 minimum deposit needed to open

\$0 monthly maintenance fee

Tiered interest compounded daily<sup>2</sup>

No BMO fee for Non-BMO ATM transactions nationwide; surcharge fee rebates up to \$45 per monthly statement period for fees charged by ATM owners and operators

Free checks (select styles)

No fees for stop payments, cashier's checks, or money orders

**BMO Smart  
Advantage  
Checking**

\$25 minimum deposit needed to open  
\$0 monthly maintenance fee<sup>3</sup>  
\$3 monthly fee for paper statements and  
\$3 monthly fee for check images (upon request)  
unless you choose to go paperless<sup>4</sup>  
\$3 Non-BMO ATM Transaction fee<sup>5</sup>

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**BMO Smart  
Money  
Checking**

\$25 minimum deposit needed to open  
\$5 monthly maintenance fee or \$0 if primary  
account owner is under age 25  
No overdrafts; no overdraft fees<sup>6</sup>  
\$2 monthly fee for paper statements and  
\$3 monthly fee for check images (upon request)  
unless you choose to go paperless<sup>4</sup>  
\$3 Non-BMO ATM Transaction fee<sup>5</sup>

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**BMO  
Relationship  
Checking**

\$25 minimum deposit needed to open  
\$25 monthly maintenance fee or \$0 when you  
meet balance requirements<sup>7</sup>  
Relationship Packages that offer more benefits  
the more you bank with BMO, including higher  
interest rates on Relationship Plus Money Market  
accounts  
No BMO fee for Non-BMO ATM Transactions  
nationwide; surcharge fee rebates up to \$25 per  
monthly statement period for fees charged by  
ATM owners and operators  
Tiered interest compounded daily<sup>2</sup>





## Savings Account Options

If you are a Bank of the West savings or money market customer, please see the *Customized Account Summary* on the letter we mailed between July 21 and August 4, for the key features of your new BMO savings account(s) and CDs. Additional details also appear in the *BMO Personal Account Disclosures Guide*. If you would like to consider other account options instead, please review the following account choices. For additional information on savings accounts and CDs, please visit [bmo.com](https://www.bmo.com)

**Wealth  
Money  
Market**

\$50,000 minimum deposit required to open  
\$0 monthly maintenance fee  
Tiered interest compounded daily<sup>2</sup>  
Transaction limitations apply<sup>8</sup>; \$15 fee assessed for each transaction that exceeds transaction limitations  
No BMO fee for Non-BMO ATM Transactions nationwide plus up to \$15 in surcharge fee rebates per monthly statement period for fees charged by ATM owners/operators

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**Relationship  
Plus Money  
Market**

\$25 minimum deposit required to open  
\$10 monthly maintenance fee waived if your Account has a minimum daily Ledger Balance of \$5,000 or more for the statement period  
Tiered interest compounded daily<sup>2</sup>  
Higher interest rates may be available when you also have a BMO Relationship Checking account<sup>9</sup>  
Transaction limitations apply<sup>8</sup>; \$15 fee assessed for each transaction that exceeds transaction limitations  
\$3 Non-BMO ATM Transaction fee<sup>5</sup>

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**Certificates  
of Deposit  
(CDs)**

Competitive rates and your choice of terms  
Security in knowing your CD interest rate is locked in for the term you select  
Please visit [bmo.com/cd](https://bmo.com/cd) for current CD specials and CD interest rates

## Individual Retirement Accounts (IRAs)

IRA CDs earn competitive fixed interest rates for terms from 3 months to 5 years

Make contributions at your own pace with a variable interest rate IRA Premium Savers account<sup>2</sup>

Please visit [bmo.com/iracd](http://bmo.com/iracd) for details on IRA offerings

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## Savings Builder

\$25 minimum deposit required to open

For every month you grow your Account balance by at least \$200 in the first year after account opening, we will credit the Account with a \$5 savings reward within 5 calendar days after the end of the month<sup>10</sup>

\$3 monthly fee for paper statements

\$3 Non-BMO ATM Transaction fee<sup>5</sup>



**Important: BMO will never contact you via unsolicited email, text, or phone call asking for sensitive information, passwords, PINs, or verification codes (one-time passcodes).**

If you get a call, voicemail, email, or text from someone claiming to be from BMO and you think it's suspicious, contact us immediately using the contact information in this package.



## BMO Digital Banking

Count on BMO Digital Banking for many of the same services you rely on today at Bank of the West – and a few more that may be entirely new to you.

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### Pay your bills

- Set up automatic payments and let us help you manage your deadlines.
- Schedule payments in advance so you never miss a due date.
- Analyze your spending habits with our powerful money management tools.

### Pay person-to-person with Zelle®<sup>11</sup>

- Send money to and receive money from a friend, a family member, a service provider, and more with Zelle® – with no fees.



## Bank on your smartphone

- **Access is easy** with Touch ID® and Face ID® capabilities.
- **Make Mobile Deposits**<sup>12</sup> just by snapping a photo of your check and sending it to us through your mobile app.
- **Pay with your phone** when you add a BMO debit or credit card to your digital wallet – Apple Pay®, Google Pay™, or Samsung Pay™.
- **Manage mobile alerts** so you never miss an important balance level or account activity notice.
- **Manage your debit card with BMO Card Monitor.** Get real-time debit card alerts, and set up controls to monitor and limit access to your debit card.

In addition to these familiar services, BMO Digital Banking offers some additional features:

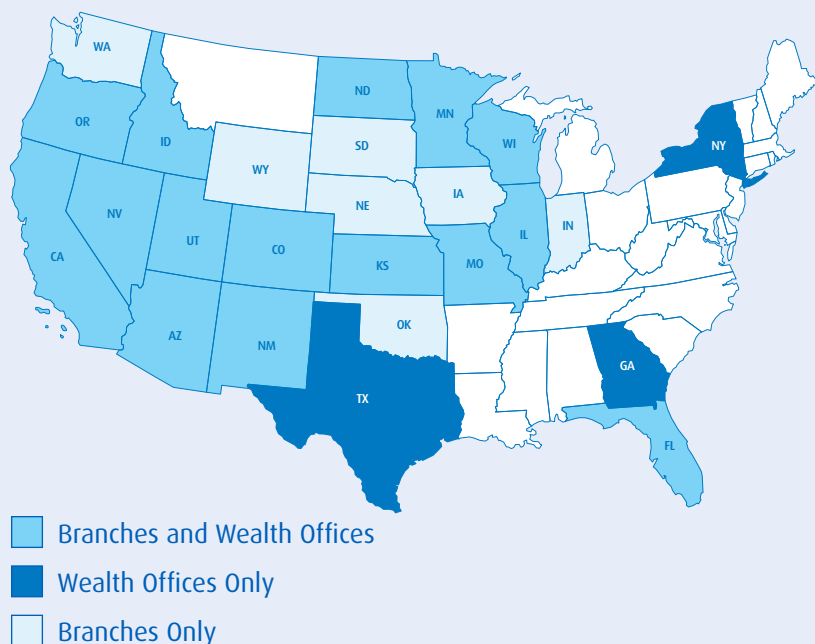
## Digital Banking Guarantee and Security Hub

- Your information is always safeguarded with multiple security features, and BMO's Digital Banking Guarantee<sup>13</sup> ensures you'll never pay for unauthorized transactions.
- Be sure to check out our Security Hub when you log in to BMO Digital Banking for helpful tools and tips for protecting yourself against fraud.

And for a 360° view into your financial world, take advantage of BMO Wealth Connection.

## BMO Wealth Connection

BMO Wealth Connection allows you to aggregate BMO and non-BMO accounts, providing you with a secure, real-time digital view into your entire financial picture.



## Branches and ATMs

### An Expanded Branch Network

When the Bank of the West and BMO banking networks are united over Labor Day weekend, we'll have more than 1,000 U.S. branches in 22 states.

### ATM Convenience

You already have access to over 40,000 BMO and Allpoint® ATMs in the U.S. for fee-free cash withdrawals with your debit card. That's more than the two largest U.S. banks combined. Starting September 5, 2023, you can use your debit card for all transactions at BMO ATMs, including deposits where available.

To find a branch or ATM that's convenient to where you are or where you're headed, go to: [bmo.com/locations](https://bmo.com/locations)



## We look forward to serving you.

We are excited about completing the transition of your accounts and services to BMO and look forward to serving you for years to come.

Please visit our Welcome Center at **[bmo.com/botw/wealth](https://bmo.com/botw/wealth)** for up-to-date information about the transition and answers to frequently asked questions. As always, you can reach out to your advisor if you need any additional information or assistance.

Welcome to the BMO family.

- <sup>1</sup> Message and data rates may apply. Contact your wireless carrier for details.
- <sup>2</sup> This account is a variable rate account. Interest rates and Annual Percentage Yields (APYs) may change daily after the account is open.
- <sup>3</sup> Accounts with zero balance may be closed.
- <sup>4</sup> The monthly fee for paper statements is automatically waived if you opt to go paperless through your BMO Digital Banking preferences or if any individual associated with your account is 65 years old or older. The monthly fee for check images is automatically waived if you elect to go paperless through your BMO Digital Banking preferences.
- <sup>5</sup> No BMO fee; however, the ATM operator or network may charge you a surcharge fee for a transaction or balance inquiry.
- <sup>6</sup> Items that overdraw the account are returned and ATM/everyday debit card transactions are declined.
- <sup>7</sup> \$25 monthly maintenance fee is waived with a minimum daily Ledger Balance of \$10,000 or more for the previous calendar month or a Monthly Combined Balance of \$25,000 for the previous calendar month. Please see the *BMO Personal Account Disclosures Guide* for additional details including the definition of the capitalized terms.
- <sup>8</sup> Deposits of any amount are allowed at any time. The number of withdrawals or transfers from money market accounts are unlimited when made in person at a BMO branch, at an ATM, by messenger, as a transfer for Overdraft Funding, by a request by mail, or by speaking to a telephone representative to have a check made payable to you. We limit all other withdrawals or transfers, including those made by Check, POS, ACH, wire, automated telephone banking, online or mobile banking, and transfers to pay BMO loans to a combined total of six per month or monthly statement period.

- <sup>9</sup> We may offer higher interest rates when you are an Account Owner of both a BMO Relationship Checking and a Relationship Plus Money Market Account. See the *BMO Relationship Checking Deposit Account Disclosure* at [bmo.com/disclosures](https://bmo.com/disclosures) for details about Relationship Packages.
- <sup>10</sup> Rewards apply to new accounts only. To calculate if your balance has grown by \$200, we will compare the Ledger Balance on the last Business Day of the previous month to the Ledger Balance on the last day of the current month. Interest and savings reward payments will not count toward your balance growth. Exceptions and limitations apply. Please see [bmo.com/savingsbuilderus](https://bmo.com/savingsbuilderus) for details. Savings rewards will be reported to the IRS for tax purposes and you are responsible for any applicable taxes.
- <sup>11</sup> U.S. checking or savings account required to use Zelle®. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle®. Zelle® should only be used to send money to people and businesses you trust. Zelle® does not offer protection for authorized payments, so money you send may not be recoverable. For details, see the BMO Digital Banking Agreement found at [bmo.com/us/legal](https://bmo.com/us/legal)
- <sup>12</sup> Mobile Deposit is available using the BMO Digital Banking app. This service may not function on older devices. Users must be a BMO Digital Banking customer with a BMO account opened for more than 5 calendar days. Deposits are not immediately available for withdrawal. For details, please see the BMO Digital Banking Agreement found at [bmo.com/us/legal](https://bmo.com/us/legal)
- <sup>13</sup> Certain conditions and limitations apply. The Digital Banking Guarantee and Bill Pay Service Guarantee apply to personal accounts only. Please see the BMO Digital Banking Agreement found at [bmo.com/us/legal](https://bmo.com/us/legal) for details.

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Learn more about your transition from Bank of the West  
**[bmo.com/botw/wealth](https://bmo.com/botw/wealth)**

Learn more about BMO  
**[bmo.com](https://bmo.com)**

**BMO**

