

## Introducing your BMO personal deposit accounts and services

I am delighted to welcome you to banking at BMO and pleased to announce that on **Tuesday, September 5, 2023**, we will complete the transition of your personal deposit accounts and services to BMO. On that date, your Bank of the West accounts will become BMO accounts as described in this document. You'll also gain access to services and tools that can make your day-to-day banking easier, including:

- A new level of in-person banking convenience: In addition to using your debit card for fee-free cash withdrawals at more than 40,000 BMO and Allpoint® ATMs in the U.S., you'll be able to use your debit card for all transactions at BMO ATMs, including deposits where available. Plus, we'll be doubling your branch network to more than 1,000 BMO branches starting September 5, 2023. Visit [bmo.com/locations](https://bmo.com/locations) to find a branch near you.
- Digital banking tools that will help you automate payments, set and monitor budgets, track progress toward your savings goals, and view all your accounts in one place.

Please review the **Account Transition Summary** on the following pages, where you will find your current Bank of the West accounts, the BMO accounts they will move to, and key features of your new BMO accounts. Please see the **BMO Personal Account Disclosures Guide** for important details about the terms and conditions that apply to your new BMO accounts.

If you have questions about this transition, please visit our Welcome Center at [bmo.com/botw/personal](https://bmo.com/botw/personal) for up-to-date transition details and answer to frequently asked questions.

We thank you for banking with us, and we appreciate this opportunity to help you achieve real financial progress at BMO.

Sincerely,



Paul Dilda  
Head of Deposits, Segments and Consumer Strategy

Bank of the West is a trade name used by BMO Harris Bank N.A.  
Accounts are subject to approval and are provided in the United States by  
BMO Harris Bank N.A. Member FDIC

### Key Dates

#### Friday, September 1, 2023

ATM deposits cannot be made on this date.

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.

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

Bank of the West branches will be closed. Continue to use your debit card through the weekend for purchases and at ATMs for access to cash and making deposits at eligible ATMs.

Online and mobile banking access will be unavailable during this time.

#### Tuesday, September 5, 2023

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

Online access through BMO Digital Banking at [bmo.com](https://bmo.com) begins at 6:00 a.m. PT/8:00 a.m. CT.

Visit our Welcome Center at  
[bmo.com/botw/personal](https://bmo.com/botw/personal)

## Account Transition Summary

### Personal and Wealth Deposit Accounts

Key features of your new BMO deposit Accounts and Certificates of Deposit (CDs), including what is changing and the fees that will apply to your deposit Accounts as of September 5, 2023, are provided below. For more details, please review Section II of the *BMO Personal Account Disclosures Guide*. Refer to the Table of Contents to guide you to the specific pages applicable to your deposit accounts and CDs. Section III of the *BMO Personal Account Disclosures Guide* includes the agreements that will apply to your new deposit Accounts and CDs. **For capitalized terms not defined herein, please see the Glossary in Section III of the *BMO Personal Account Disclosures Guide*.**

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Bank of the West Product	Becomes this BMO Product
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1% for the Planet Checking	<b>Value Checking</b>
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Any Deposit Checking	
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Conservation Account	
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Easy Checking	
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First Choice Checking	
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Non-Interest Checking	
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Personal Check Plan	
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Value Checking	
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- The monthly maintenance fee will be \$10, which will be charged on the last day of the statement period. Fee will be waived if:
  - You have a minimum daily Ledger Balance of \$1,500 or more for the statement period, OR
  - Your Account has Incoming External Deposits totaling \$0.01 or more during the statement period, OR
  - The Primary Account Owner is under 25 years old on the day the fee is assessed.
- No BMO fees for BMO and Allpoint® ATM transactions in the U.S.; \$3 fee for each Non-BMO ATM Transaction. (ATM operators or networks may also charge a surcharge fee for a transaction or balance inquiry.)
- \$3 monthly fee for paper statements (this fee does not apply if you have paperless statements through BMO Digital Banking); fee is automatically waived if any individual associated with your Account is 65 years or older.
- Monthly statements will only include Check Images if requested; if you currently receive check images with your Bank of the West account, you will continue to receive Check Images; \$3 monthly fee for Check Images for each statement period even if there are no Check Images for that period (no fee for Check Images if you elect paperless statements through BMO Digital Banking).
- **For your 1% for the Planet Checking account**, we will continue to donate 1% of our net revenue from your new Account to environmental nonprofits through the 1% for the Planet organization, at no cost to you. You will not be able to view your potential carbon footprint of your Debit Card purchases through BMO Digital Banking.
- **For your Conservation account**, we are changing how we give back to the planet with your new Account. We will donate 1% of our net revenue from your Account to environmental nonprofits through the 1% for the Planet organization, at no cost to you.
- **If you are a BMO employee with Any Deposit Checking:** Follow the Employee Banking instructions on WebWest to have your Any Deposit Checking account noted as an employee account. If this is completed before September 1, you will automatically transition to BMO Relationship Checking on September 5 and be enrolled in the Best of BMO U.S. program.

Bank of the West Product	Becomes this BMO Product
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Any Deposit Checking (BMO employees only)

**BMO Relationship Checking**

- Earns tiered interest, compounded daily on the Collected Balance, and credited monthly.
- The monthly maintenance fee will be \$25, waived each statement period if you:
  - Maintain a minimum daily Ledger Balance in your Account of \$10,000 or more for the **previous calendar month, OR**
  - Maintain a Monthly Combined Balance in eligible BMO deposit and investment accounts of \$25,000 or more for the **previous calendar month.**

Bank of the West Premier Checking

Checking Advantage

Checking Plus Interest – Employee

Interest Checking Select

Signature Checking

Work Perks Checking

- The monthly maintenance fee is temporarily waived for the first two full calendar months after your Account is changed to a BMO Relationship Checking Account.
- No BMO fees for using any ATMs nationwide, plus up to \$25 in rebates per monthly statement period for surcharge fees assessed by ATM operators or networks (credited at end of statement period).
- Earn valuable benefits in our tiered Relationship Packages, based on Quarterly Combined Balances in eligible BMO deposit and investment accounts. Special mortgage, home equity and other lending product benefits may be available.
- Monthly statements will include Check Images if requested; if you currently receive check images with your Bank of the West account, you will continue to receive Check Images.
- Purchase fees are waived for cashier’s checks and money orders.
- **If you are a BMO employee:** Follow the Employee Banking instructions on WebWest to have your Bank of the West Premier Checking or Any Deposit Checking account noted as an employee account. If this is completed before September 1, you will automatically be enrolled in the Best of BMO U.S. program, and the monthly maintenance fee on this Account will be waived.
- **If you are a Bank at Work customer,** we will waive the monthly maintenance fee on your new BMO Relationship Checking Account. Benefits will no longer include unlimited \$0 equity and ETF trades after September 1, 2023. For questions about your Bank at Work benefits with BMO, please speak to a BMO Banker or call us at 1-888-340-2265.

55+ Interest Checking

**Senior Checking**

Value+50 Interest Checking

- Earns tiered interest, compounded daily on the Collected Balance, and credited monthly.
- The monthly maintenance fee will be \$5, which will be charged on the last day of the statement period. Fee will be waived if:
  - You have a minimum daily Ledger Balance of \$500 or more for the statement period, OR
  - This Account has Incoming External Deposits totaling \$250 or more during the statement period.
- No BMO fees for BMO and Allpoint® ATM transactions in the U.S.; \$3 fee for each Non-BMO ATM Transaction. (ATM operators or networks may also charge a surcharge fee for a transaction or balance inquiry.)
- Monthly statements will only include Check Images if requested; if you currently receive check images with your Bank of the West account, you will continue to receive Check Images.
- 10% discount on rental of a safe deposit box, plus an additional discount of \$5 off with Auto Pay.

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Bank of the West Product	Becomes this BMO Product
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Fresh Start Checking

**BMO Smart Money Checking**

- The monthly maintenance fee will be \$5, which will be charged on the last day of the statement period unless the Primary Account Owner is under 25 years old on the day that the fee is assessed.
- No BMO fees for BMO and Allpoint® ATM transactions in the U.S.; \$3 fee for each Non-BMO ATM Transaction. (ATM operators or networks may also charge a surcharge fee for a transaction or balance inquiry.)
- \$2 monthly fee for paper statements (this fee does not apply if you have paperless statements through BMO Digital Banking); fee is automatically waived if any individual associated with your Account is 65 years or older.
- Monthly statements will only include Check Images if requested; if you currently receive check images with your Bank of the West account, you will continue to receive Check Images; \$3 monthly fee for Check Images for each statement period even if there are no Check Images for that period (no fee for Check Images if you elect paperless statements through BMO Digital Banking).
- Checks, automatic bill payments, and other transactions that would overdraw your Account will be returned as unpaid without charging you a fee. ATM and Debit Card transactions that may overdraw this Account will be declined. If we are unable to return an Item that overdraws your Account, we will use our discretion to pay it and you will not be charged a fee.

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Private Banking

**Wealth Checking**

Wealth Management Checking

- Earns tiered interest, compounded daily on the Collected Balance, and credited monthly.
- No monthly maintenance fees.
- No BMO fees for using any ATMs nationwide, plus up to \$45 in rebates per monthly statement period for surcharge fees assessed by ATM operators or networks (credited at end of statement period).
- No stop payment fees.
- Monthly statements with Check Images.
- One free box of checks per order for certain check styles.
- Purchase fees are waived for cashier's checks and money orders.

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Bank of the West Product	Becomes this BMO Product
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55+ Checking **BMO Smart Advantage Checking**

- No monthly maintenance fee.
  - No BMO fees for BMO and Allpoint® ATM transactions in the U.S.; \$3 fee for each Non-BMO ATM Transaction. (ATM operators or networks may also charge a surcharge fee for a transaction or balance inquiry.)
  - \$3 monthly fee for paper statements (this fee does not apply if you have paperless statements through BMO Digital Banking); fee is automatically waived if any individual associated with your Account is 65 years or older.
  - Monthly statements will only include Check Images if requested; if you currently receive check images with your Bank of the West account, you will continue to receive Check Images; \$3 monthly fee for Check Images for each statement period even if there are no Check Images for that period (no fee for Check Images if you elect paperless statements through BMO Digital Banking).
- Bank of the West Checking
- Basic Checking
- Cash Advantage Checking
- Direct Choice Checking
- Economy Checking
- Free Checking
- Personal Checking 55+
- Regular Checking
- Regular Checking-Personal
- Standard Checking
- Student Banking
- Student Checking
- UC Berkeley Student Checking
- Workplace Checking

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Bank of the West Product	Becomes this BMO Product
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Checking Plus Interest

**BMO Select Checking**

Checking Plus Interest Plus Savings

Checking Plus Interest Plus Time

Choice Interest Checking

Exclusive Checking

First Choice Plus

Interest Checking

Investor Checking

Pebble Beach Checking

Premium Checking

Premium Interest Checking

Prime Club Account

Regular Interest Checking

Super Checking

Value Plus Interest Checking

Workplace Interest Checking

- Earns tiered interest, compounded daily on the Collected Balance, and credited monthly. Interest rates also vary based on the opening date of your Bank of the West account. Please ask your BMO Banker for a current interest rate sheet applicable to your new Account.
- The monthly maintenance fee will be \$10, which will be charged on the last day of the statement period. Fee will be waived if:
  - You have a minimum daily Ledger Balance of \$1,500 or more for the statement period, OR
  - This Account has Incoming External Deposits totaling \$250 or more during the statement period.
- No BMO fees for BMO and Allpoint® ATM transactions in the U.S.; \$3 fee for each Non-BMO ATM Transaction. (ATM operators or networks may also charge a surcharge fee for a transaction or balance inquiry.)
- \$3 monthly fee for paper statements (this fee does not apply if you have paperless statements through BMO Digital Banking); fee is automatically waived if any individual associated with your Account is 65 years or older.
- Monthly statements will only include Check Images if requested; if you currently receive check images with your Bank of the West account, you will continue to receive Check Images.
- Purchase fees are waived for money orders.

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Bank of the West Product	Becomes this BMO Product
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Private Bank Optimizer Sweep

**Wealth Money Market**

Wealth Money Market Savings

- Earns tiered interest, compounded daily on the Collected Balance, and credited monthly.
  - No monthly maintenance fee.
  - Unlimited number of withdrawals and transfers with no transaction limitation fee.
  - No BMO fees for using any ATMs nationwide, plus up to \$15 in rebates per monthly statement period for surcharge fees assessed by ATM operators or networks (credited at end of statement period).
  - No stop payment fees.
  - Monthly statements with Check Images.
  - Purchase fees are waived for cashier's checks.
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Work Perks Money Market

**Relationship Plus Money Market**

- Earns tiered interest, compounded daily on the Collected Balance, and credited monthly; higher interest rates may be available if you also have a BMO Relationship Checking Account.
- The monthly maintenance fee will be \$10, which will be charged on the last day of the statement period. Fee will be waived if you have a minimum daily Ledger Balance of \$5,000 or more for the statement period.
- Unlimited number of withdrawals or transfers (with no transaction limitation fees) when made in person at a branch, at an ATM, by messenger, in conjunction with Overdraft Funding, or through a Check made payable to you which is requested by mail or telephone. All other withdrawals and transfers are limited to a combined total of 6 per month or monthly statement period. A \$15 transaction limitation fee per Item applies to each transaction that exceeds this limit.
- No BMO fees for BMO and Allpoint® ATM transactions in the U.S.; \$3 fee for each Non-BMO ATM Transaction. (ATM operators or networks may also charge a surcharge fee for a transaction or balance inquiry.)
- Monthly statements will include Check Images if requested; if you currently receive check images with your Bank of the West account, you will continue to receive Check Images.

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Bank of the West Product	Becomes this BMO Product
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Money Market Select Personal

**Relationship Money Market**

- Earns tiered interest, compounded daily on the Collected Balance, and credited monthly.
- The monthly maintenance fee will be \$20, which will be charged on the last day of the statement period. Fee will be waived if you have a minimum daily Ledger Balance of \$10,000 or more for the statement period.
- Unlimited number of withdrawals or transfers (with no transaction limitation fees) when made in person at a branch, at an ATM, by messenger, in conjunction with Overdraft Funding, or through a Check made payable to you which is requested by mail or telephone. All other withdrawals and transfers are limited to a combined total of 6 per month or monthly statement period. A \$15 transaction limitation fee per Item applies to each transaction that exceeds this limit.
- No BMO fees for BMO and Allpoint® ATM transactions in the U.S.; \$3 fee for each Non-BMO ATM Transaction (ATM operators or networks may also charge a surcharge fee for a transaction or balance inquiry.)
- Monthly statements will include Check Images if requested; if you currently receive check images with your Bank of the West account, you will continue to receive Check Images.

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Assurance Money Market

**Money Market Checking**

Choice Money Market

- Earns tiered interest, compounded daily on the Collected Balance, and credited monthly.
- The monthly maintenance fee will be \$10, which will be charged on the last day of the statement period. Fee will be waived if you have a minimum daily Ledger Balance of \$1,000 or more for the statement period.

Interest Plus Money Market

Investor Money Market

- Unlimited number of withdrawals or transfers (with no transaction limitation fees) when made in person at a branch, at an ATM, by messenger, in conjunction with Overdraft Funding, or through a Check made payable to you which is requested by mail or telephone. All other withdrawals and transfers are limited to a combined total of 6 per month or monthly statement period. A \$15 transaction limitation fee per Item applies to each transaction that exceeds this limit.

Market Interest Savings

Money Market Advantage

- No BMO fees for BMO and Allpoint® ATM transactions in the U.S.; \$3 fee for each Non-BMO ATM Transaction. (ATM operators or networks may also charge a surcharge fee for a transaction or balance inquiry.)

Money Market Checking

Money Market MoneyWise

- Monthly statements will include Check Images if requested; if you currently receive check images with your Bank of the West account, you will continue to receive Check Images.

Money Market Plus Personal

Money Market Premier

Money Market Savings

Preferred Money Market

Premium Money Market



Bank of the West Product	Becomes this BMO Product
Christmas Club	<b>Statement Savings</b>
Money Market Passbook	<ul style="list-style-type: none"> <li>Earns tiered interest, compounded daily on the Collected Balance, and credited quarterly on the last calendar day of the quarter.</li> </ul>
Premier Savings	<ul style="list-style-type: none"> <li>No monthly maintenance fee.</li> </ul>
Savings Integrated	<ul style="list-style-type: none"> <li>Unlimited number of withdrawals and transfers with no transaction limitation fees.</li> </ul>
Savings Passbook Personal	<ul style="list-style-type: none"> <li>No BMO fees for BMO and Allpoint® ATM transactions in the U.S.; \$3 fee for each Non-BMO ATM Transaction. (ATM operators or networks may also charge a surcharge fee for a transaction or balance inquiry.)</li> </ul>
Savings Personal	<ul style="list-style-type: none"> <li>Quarterly statements.</li> </ul>
Treasury Savings	<ul style="list-style-type: none"> <li><b>For Bank of the West Christmas Club accounts</b>, when your account is transitioned to a Statement Savings Account, you'll be able to make withdrawals and deposits at any time, and you'll be able to manage your account through BMO Digital Banking. Your Account balance will no longer automatically transfer to your checking Account annually in November.</li> </ul>
Basic Savings	<b>Money Market Savings</b>
Classic Savings <i>(not pledged as collateral for Secured Credit Card)</i>	<ul style="list-style-type: none"> <li>Earns tiered interest, compounded daily on the Collected Balance, and credited monthly.</li> <li>The monthly maintenance fee will be \$5, which will be charged on the last day of the statement period. Fee will be waived if: <ul style="list-style-type: none"> <li>You have a minimum daily Ledger Balance of \$300 or more for the statement period, OR</li> <li>The Primary Account Owner is under 25 years old on the day the fee is assessed.</li> </ul> </li> </ul>
Online Savings	<ul style="list-style-type: none"> <li>Unlimited number of withdrawals and transfers with no transaction limitation fees.</li> <li>No BMO fees for BMO and Allpoint® ATM transactions in the U.S.; \$3 fee for each Non-BMO ATM Transaction. (ATM operators or networks may also charge a surcharge fee for a transaction or balance inquiry.)</li> <li>\$3 monthly fee for paper statements (this fee does not apply if you have paperless statements through BMO Digital Banking); this fee is automatically waived if any individual associated with your Account is 65 years or older on the day the fee is assessed.</li> <li>Monthly statements.</li> </ul>
Classic Savings <i>(pledged as collateral for Secured Credit Card)</i>	<b>Secured Credit Card Savings</b>
	<ul style="list-style-type: none"> <li>Earns tiered interest, compounded daily on the Collected Balance, and credited monthly.</li> <li>No monthly maintenance fee.</li> <li>No BMO fees for BMO and Allpoint® ATM transactions in the U.S.; \$3 fee for each Non-BMO ATM Transaction. (ATM operators or networks may also charge a surcharge fee for a transaction or balance inquiry.)</li> <li>Account pledged to secure your BMO Boost Secured Credit Card Account in amount equal to your credit limit for your credit card.</li> <li>Unlimited number of withdrawals and transfers, with no transaction limitation fees, for balance of your Account above the amount pledged to secure your BMO Boost Secured Credit Card.</li> <li>Monthly statements.</li> </ul>

Bank of the West Product	Becomes this BMO Product
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Certificate of Deposit (CD) or IRA CD

**Certificate of Deposit (CD) or IRA CD**

- There will be no changes to your current interest rate, early withdrawal penalty, or maturity date until renewal, except as expressly provided below.
- Upon maturity, your CD will renew for a comparable term with BMO's then current rate, standard terms, and early withdrawal penalty.
- We will NOT send you statements for your CD after September 1, 2023.
- We will send you a pre-maturity reminder and a confirmation of your renewal, as applicable.
- **If Your CD is a Relationship CD:** Upon maturity, your CD will no longer receive a Relationship Interest Rate because you have a designated Checking Account with us.
- **If Your CD is an Add-On IRA CD:** You will not be able to make additional deposits to your CD after September 1, 2023. You may close your CD at any time prior to the next scheduled maturity date without incurring an early withdrawal penalty.
- **If Your CD is a Change a Rate IRA CD:** You will not be able to change the interest rate applicable to your CD after September 1, 2023. You may close your CD at any time prior to the next scheduled maturity date without incurring an early withdrawal penalty.
- **If Your CD is a Variable Rate IRA CD:** Interest on your CD will no longer be variable after September 1, 2023. After this date, interest will be fixed through the maturity date of your CD at the interest rate in effect on September 1, 2023. You may close your CD at any time prior to the next scheduled maturity date without incurring an early withdrawal penalty. Beginning September 5, 2023, please visit BMO Digital Banking or contact a BMO Banker to learn your new fixed interest rate for your CD.
- **If your CD is a Variable Rate Add-On IRA CD:** Interest on your CD will no longer be variable after September 1, 2023. After this date, interest will be fixed through the maturity date of your CD at the interest rate in effect on September 1, 2023. You will not be able to make additional deposits to your CD after September 1, 2023. You may close your CD at any time prior to the next scheduled maturity date without incurring an early withdrawal penalty. Beginning September 5, 2023, please visit BMO Digital Banking or contact a BMO Banker to learn your new fixed interest rate for your CD.
- **If your CD is a Single Maturity CD:** Your CD will NOT automatically renew on the maturity date. Upon maturity, you will no longer earn interest on your CD. We will send you a pre-maturity reminder.
- **If your CD is a Step Up/Single Maturity CD:** This CD will continue to NOT earn interest and will be subject to escheatment in accordance with Applicable Law. Contact a BMO Banker to open a new CD or close this CD.
- **If your CD is a Guaranteed Rate CD:** Upon maturity, your CD will renew to a comparable term with BMO's then current standard terms and early withdrawal penalty with the guaranteed rate you were promised when you opened your CD. If the Account Owner(s) are deceased, this CD will not renew. This CD cannot be transferred, except to beneficiaries at the death of the Account Owner(s). Beneficiaries are not permitted to renew this CD or open a new CD with the same terms. You are not able to add additional Account Owners to this CD. We will send you a pre-maturity reminder and a confirmation of your renewal, as applicable.

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All checking  
accounts  
(except Fresh Start  
Checking)

### **About Standard Overdraft Coverage**

- BMO will NOT offer you the option to opt out of discretionary overdraft coverage for “Standard Overdraft Practices” for your new Accounts. September 1, 2023 will be the last day you are able to opt out of discretionary overdraft coverage for Standard Overdraft Practices.
- Your current discretionary overdraft preferences for your Bank of the West accounts on September 1, 2023 (including both Standard Overdraft Practices and ATM and everyday debit Card transactions that would overdraw your accounts) will automatically be applied to your new BMO Accounts.
- If your Bank of the West account does not allow overdrafts for Standard Overdraft Practices on September 1, we will NOT permit overdrafts on your new Account (including for ATM and everyday debit Card transactions) even if you change your ATM and everyday debit Card election within BMO Digital Banking or by calling us. If you want to allow overdrafts on your Account after September 1, you will need to apply for and open a new Account.
- Please see Section II(2)(a)-(e) of the BMO Personal Account Disclosures Guide for additional details on BMO’s overdraft practices and services and how to change your overdraft coverage elections after September 5, 2023.

### **About Overdraft Fees at BMO**

- Overdraft Fees on your Account are reduced from \$35 per Item to \$15 per Item.
- We do not charge an Overdraft Fee for Items less than \$5.
- We do not charge an Overdraft Fee if your Account is overdrawn by less than \$50 at the end of the Business Day.
- We provide you with a one-day grace period before charging an Overdraft Fee (i.e., we do not charge an Overdraft Fee if your Account is overdrawn by less than \$50 at the end of the next Business Day).
- We do not charge you more than 3 Overdraft Fees on any Business Day.

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Bank of the West Product	Becomes this BMO Product
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Overdraft Protection Line of Credit

**About Your Overdraft Protection Line of Credit**

- There are no changes to the terms and conditions of your Gold Line or Ready Credit overdraft protection line of credit, except as described below.
- A final statement for your Bank of the West Gold Line or Ready Credit line of credit will be issued as of August 31, 2023. This final statement will not show a new current payment due but will reflect any outstanding balance and any previously billed and unpaid payment(s) unless this is the only statement that we send to you for your line of credit in the month of August.
- Your statement cycle for your overdraft protection line of credit may change to match the statement cycle for your new deposit Account. If you have a current payment due on your line of credit when your new statement cycle ends, your first statement for your line of credit after the Effective Date will not show an additional minimum payment due for the cycle.
- The maximum late payment fee for your Gold Line overdraft protection line of credit will be reduced to \$5 per occurrence and will be assessed when your minimum payment is 15 days past due beginning on November 1, 2023. The late payment fee and assessment timing for your Ready Credit line of credit are not changing.
- No annual fee or advance fees will be assessed for your Gold Line or Ready Credit overdraft protection line of credit after September 5, 2023.
- Beginning September 5, 2023, your minimum payment due each statement period will be automatically deducted from your linked Checking Account by Auto Pay if we do not receive your minimum due by the due date.
- As of September 5, 2023, the Bank will not extend credit to you from your line of credit if you have already reached your credit limit or if the additional borrowing would take you over your credit limit.
- Beginning September 5, 2023, the only way to borrow money on your overdraft protection line of credit is by authorizing Checks or other Items that overdraw your Account. You will not be able to obtain other loan advances from your overdraft protection line of credit after this date.
- The Account number on your overdraft protection line of credit may change. If your account number is changing, we will mail you your new overdraft protection line of credit account number shortly before September 5, 2023.
- **If your Gold Line or Ready Credit overdraft protection line of credit is tied to the Prime Rate:** When your overdraft protection line of credit is transitioned to BMO, your interest rate will be adjusted, as applicable, on the first Business Day of each statement cycle.

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Bank of the West Product	Becomes this BMO Product
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Safe Deposit Box **Safe Deposit Box**

- We will continue to honor any current discount on your current safe deposit box pricing in effect on September 1, 2023.
- The price of your safe deposit box may change at your next renewal date based on BMO's then current pricing at the time of your next billing statement.
- Your annual rental payment will be discounted by \$5 for paying your rental fee by Auto Debit. If you have a Checking or Savings Account with BMO and use Auto Debit to pay your Bank of the West safe deposit rental fee, we will automatically debit your annual safe deposit box rental fee from your new Account if there are Sufficient Available Funds in your Account. If you do not currently use Auto Debit and want to set it up after September 5, please reach out to a BMO Banker.
- You are required to maintain a BMO Checking or Savings Account to continue to rent your safe deposit box. If your Account(s) are closed, we may contact you about closing your safe deposit box.
- We will provide you advance notice of any change to the price of your safe deposit box prior to your renewal date.

# Service Updates

To help ensure a smooth transition of day-to-day banking services to BMO effective September 5, 2023, please review the following information carefully so you know what to expect.

## Deposit Account Numbers

Most account numbers for your deposit accounts will not change, but some may. If your account number is changing, we will mail you your new Account number and new checks (if applicable) shortly before or after September 5, 2023. You should start using your new Account number on September 5. For checking, money market, and savings Accounts, you will also find your new number on your first statement from BMO and in BMO Digital Banking. Your new Account number will be reflected in ATM transactions beginning on Friday, September 1. Any outstanding Bank of the West checks not yet cleared will be processed without interruption. If you have scheduled payments to be pulled from your account by a vendor or another financial institution, please be sure to provide your new Account number to such entities to ensure that your payments continue to be processed.

## Routing Number

The routing number for BMO accounts is 071025661. Please use this number starting September 5, 2023, to establish new direct deposits or automated debits from your BMO account.

This is also the number you should use if you order new checks for your checking or money market account.

## Debit and ATM Cards

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 Labor Day weekend, please activate your card or set or reset your PIN by August 29, 2023.**

## Checks

For your checking and money market accounts, you can continue using your Bank of the West checks until they run out.

<sup>1</sup>Message and data rates may apply. Contact your wireless carrier for details.

You may reorder checks through BMO Digital Banking beginning September 5, 2023. After you log in, 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 be sent 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. We will no longer send statements for CDs beginning September 5, 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.

## Online and Mobile Banking

Access to your Bank of the West deposit accounts through Bank of the West Online and Mobile Banking will end on Friday, September 1, 2023, at 6:30 p.m. PT/8:30 p.m. CT.

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 and access your deposit accounts on your mobile device using the BMO Digital Banking app<sup>1</sup> with your current Bank of the West username and password if you have not previously enrolled in BMO Digital Banking.

If you are enrolled in BMO Digital Banking prior to September 5, 2023, you will have access to your new deposit accounts when you log in with your existing BMO User ID and password. You will not be able to log in with your Bank of the West username and password.

Bank of the West is a trade name used by BMO Harris Bank N.A. Accounts are subject to approval and are provided in the United States by BMO Harris Bank N.A. Member FDIC

