

Things you need to know about your BMO U.S. deposit account



Thank you for choosing BMO U.S. for your cross-border banking needs. Managing your U.S. banking from Canada is easy with BMO. Whether you're at home or across the border, we are here to help make your U.S. banking simple and seamless. We'll work with you to help ensure your accounts and services fit your needs, no matter where you are.

Your next steps

Access BMO Digital Banking (U.S.)

- If you opted to enroll in BMO Digital Banking (U.S.), you will have received a welcome email and temporary password (valid for 48 hours) to complete enrollment.
- Sign in [here](#), and enter your User ID and temporary password and select the blue SIGN IN button.
- A confirmation code will be sent as a text message to your mobile phone number, after which you should proceed with selecting a permanent password. You will be prompted to enter the temporary password again.
- After enrolling, you may download the BMO Digital Banking app (U.S.) for convenient access wherever you are.¹

Fund your new account

Fund your account quickly and easily from your BMO Canada U.S. dollar account, using BMO Digital Banking (Canada). For easy step-by-step instructions, please view our [Quick Start Guide](#) or the demos available for [online](#) and the [mobile app](#).

Select paperless statements

If you opened a BMO Smart Advantage Checking account, you will not have a monthly fee if you opt-in for paperless statements.² We are unable to execute this opt-in for you, but you can easily select this option through BMO Digital Banking (U.S.).

- **After signing in, at the top right-hand corner, select the drop-down arrow next to your name.**
- **Select Preferences and then Account preferences. Select Paperless statements and move toggle button to the right for GO PAPERLESS and select UPDATE.**

You can also select paperless statements in the BMO Digital Banking app (U.S.). You can view the demo [here](#).

Account essentials

Account number

You can locate your account number in BMO Digital Banking (U.S.) under Account Overview.

Routing number and SWIFT code

The BMO U.S. routing number (ABA) is **071025661**. The SWIFT code is **HATRUS44**. You may need this information for direct deposits or incoming wire transfers.

Debit card and checks

If you requested a debit card and/or checks, you should receive them in the next 10-14 business days.

ATM access

Convenient access to over 40,000 BMO ATMs and the Allpoint® nationwide network of ATMs, free of charge in the U.S.³ That's more than what's offered by the two leading banks combined.

Cross-border transfers

Transfer funds quickly and easily between your BMO Canada U.S. dollar account and your BMO U.S. deposit account.

From Canada to the U.S. (BMO Canada to BMO U.S. Transfer)

For easy step-by-step instructions, please view our [Quick Start Guide](#) or the demos available for [online](#) and the [mobile app](#).

From the U.S. to Canada (BMO Canada Wire)

For easy step-by-step instructions, please view the [Quick Start Guide](#).

Paying U.S. bills

Online bill payments

Pay bills conveniently and seamlessly using **Bill Pay** in BMO Digital Banking (U.S.). You may make one-time or recurring payments. You can view the demo [here](#).

BMO U.S. credit card payments

- **Automatic payments.** You can easily set-up automatic credit card payments for your BMO U.S. credit card from your BMO U.S. checking account. You can view the demo [here](#).
- Make your minimum payment due, statement balance, current balance or other amount from your BMO U.S. checking account.

How to contact us

Please visit any of our branches or contact the BMO Cross-Border Banking Hotline:

 **1-888-214-6720**

For credit card assistance:

 **855-825-9237**

Visit us online:

 **[U.S. Cross Border Banking](#)**



Frequently asked questions

How can I transfer funds from my BMO Canada account to my BMO U.S. account?

You can transfer funds anytime at no additional charge from your BMO Canada U.S. dollar account to your eligible BMO U.S. personal deposit account through the BMO Canada to BMO U.S. Transfer functionality, available in BMO Online Banking (Canada).

How can I transfer funds from my BMO U.S. account to my BMO Canada account?

BMO Canada Wire functionality, available in BMO Digital Banking (U.S.), allows you to transfer funds at no additional charge from your eligible BMO U.S. personal deposit account to your BMO Canada U.S. dollar account. Certain restrictions apply.⁴

How can I pay my U.S. bills online using my BMO U.S. account?

You can pay U.S. bills from U.S. companies and financial institutions using BMO Bill Pay, available through BMO Digital Banking (U.S.). Many billers (such as utility companies and tax municipalities) will also let you pay directly on their website using your debit card, checking account or credit card.

How are my BMO Bill Pay payments sent?

Electronic payments can be made from your checking account and may be sent directly to the payee's bank or by paper check, depending on the payee's setup with BMO.

How can I enroll in BMO Digital Banking U.S. at a later time?

Enrollment can be completed at any time. If you're unable to enroll online or in the app, call our Cross Border Hotline at 1-888-214-6720 to speak with a Relationship Banker for assistance.

Can I use the BMO Digital banking app (U.S.) to make a deposit to my BMO U.S. deposit account?^{1,5}

Yes, you can deposit a U.S. dollar check drawn on a U.S. financial institution.

Can I download the BMO Digital Banking app (U.S.) even if I'm in Canada?

Yes, the app is available in both the U.S. and Canadian Apple App Stores and Google Play Stores. Please contact your hardware provider if you have questions about accessing the app on your device.

Do U.S. credit cards require a PIN to be used?

No, PINs are not automatically issued with BMO U.S. credit cards. Our credit cards are designed to not require a PIN unless taking a cash advance at an ATM. If you anticipate the need to take a cash advance, you may request a PIN by calling us at the number located on the back of your card.

How do I use my BMO Canada debit or credit card with a U.S. merchant when a zip code is required (e.g. at a gas station)?

When possible, you should enter the numeric portions of your Canadian postal code and add two zeroes at the end. For example, if your postal code is M1A 2B3, the five-digit number you enter is 12300.





¹ Message and data rates may apply. Contact your wireless carrier for details.

² The \$3 monthly fee for paper statements and the \$3 monthly fee for check images are 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 or older.

³ When using a BMO U.S. debit card, there is no fee for transactions at BMO ATMs, Bank of Montreal branded Participating ATMs and Allpoint® Participating ATMs in the United States.

When using a BMO U.S. debit card, the following fees will apply: (1) Non-BMO ATM Transaction fees will apply at all Non-BMO ATMs and Allpoint® Participating ATMs outside the United States; this fee will be charged for each transaction, except for a balance inquiry. (2) Foreign Transaction Fees will apply to all ATMs outside the United States (i.e. Non-BMO ATMs, Bank of Montreal branded Participating ATMs and Allpoint® Participating ATMs); and (3) except for Bank of Montreal branded Participating ATMs and Allpoint® Participating ATMs, the ATM owner or operator may also charge you a surcharge fee for a withdrawal, transfer, or balance inquiry.

When using a BMO Canada debit card (i.e., not a BMO U.S. debit card) you may be charged a fee in the U.S.

⁴ 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 BMO, at an ATM, by messenger, transfers for Overdraft Funding, or by a request by mail or 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 banking, and transfers to repay BMO loans, to a combined total of six per month or monthly statement period. A fee may be charged for transactions that exceed this limit.

⁵ Mobile Deposit is available using the BMO Digital Banking app (U.S.). This service may not function on older devices. Users must be a BMO Digital Banking customer with a BMO U.S. account opened for more than five calendar days. Deposits are not immediately available for withdrawal. For details, please see the BMO Digital Banking Agreement found at bmo.com/uslegal.

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