

Exclusive benefits for our customers



Experienced professionals dedicated to you. Premier Services gives you access to a broad array of professionals, each committed to your needs, your goals, and your satisfaction, with concierge-level services and solutions.

Premium banking services just for you.

BMO Relationship Checking¹

- Access to Relationship Checking's Relationship Package benefits that reward you for your financial progress: Premier, Platinum, Gold and Silver
- Unlimited fee-free transactions at over 40,000 BMO and Allpoint® network ATMs nationwide
- Unlimited free non-BMO ATM transactions,² with a rebate of up to \$25 in ATM surcharge fees assessed by the ATM operator or network each statement period
- Tiered rate of interest paid on account balance
- Waived monthly maintenance fee if certain terms are met³
- No fee for paper statements, cashier's checks and money orders

Complimentary extras

- Higher BMO Mobile Deposit limits, up to \$25,000 per week⁴
- 24-hour dedicated Premier Services support team available by phone
- No annual fee on 3" x 5" safe deposit box⁵
- Promotional offers on other BMO products and services when available

Credit Cards

- Enhanced purchasing power with BMO Credit Cards
- Features that match your spending style, whether you prefer travel rewards, cash back, or lower interest rates

A consultative approach to borrowing.

Mortgage

- Dedicated processing and underwriting team
- Rate discount of 0.125% with Auto Pay⁶
- Up to 0.625% interest rate discount if certain balance thresholds are met^{7**}

Home equity line of credit

- Dedicated processing and underwriting team
- \$75 annual fee is waived⁸
- Interest rate discount up to a combined: 0.25% with Auto Pay⁹ and 0.25% if certain balance thresholds are met^{10**}
- Option to lock in your balance at a fixed rate and term¹¹

Auto and unsecured personal loans

Interest Rate discounts available up to 0.75%:

- Auto and unsecured personal loans receive 0.50% with Auto Pay¹²
- Auto Loans receive an additional 0.25% if certain balance thresholds are met^{13**}
- Applicable \$75 loan processing fee is waived⁸

BMO Investment Services provides access to investment solutions offered through LPL Financial.*

Your journey begins with a financial plan

Understanding your core values and objectives

Providing solutions to help meet your unique goals, plans and dreams you hope to achieve

Investment solutions tailored to your specific goals

Strategic asset allocation and insurance solutions

Professionally managed, diversified portfolios

Self-directed stock trading

BMO Bank N.A. ("BMO") provides referrals to financial professionals of BMO Investment Services who are registered representatives of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay BMO for these referrals.

This creates an incentive for BMO to make these referrals, resulting in a conflict of interest. BMO is not a current client of LPL for advisory services.

Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.

* "BMO Investment Services" is a brand name used by certain employees of BMO Bank N.A. who provide advisory, brokerage, and insurance services offered through LPL Financial (LPL). **Financial Advisors are investment advisor representatives of and offer securities and advisory services through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).** Insurance products are offered through LPL or its licensed affiliates. BMO Bank N.A. and BMO Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using BMO Investment Services, and are also employees of BMO Bank N.A. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, BMO Bank N.A. or BMO Investment Services. BMO Investment Services is not an affiliate of LPL. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency | Not BMO Bank N.A. Guaranteed | Not BMO Bank N.A. Deposits or Obligations | May Lose Value

BMO Investment Services and LPL Financial do not provide legal advice or tax advice to clients. You should review your particular circumstances with your independent legal and tax advisors.

Investment involves risk. Market conditions and trends will fluctuate. Investment returns fluctuate, and investments when redeemed, may be worth more or less than the original investment. Asset allocation and diversification do not guarantee a profit and do not eliminate the risk of experiencing investment losses. Past performance is not indicative of future results.



Special offers are subject to change.

1. Foreign Transaction Fees will apply at Allpoint® ATMs located outside of the United States.
2. No BMO fee; however, the ATM operator or network may charge you a surcharge fee for a transaction or balance inquiry.
3. \$25 monthly maintenance fee is waived when you have one of the following: \$10,000 minimum daily Ledger Balance or more for the previous calendar month or \$25,000 Monthly Combined Balance for the previous calendar month. Additional information on Monthly Combined Balance can be found in the Deposit Account Disclosure and the Deposit Account Agreement for Personal and Business Accounts. The monthly maintenance fee will be waived for the first two full calendar months after Account opening or when your Account type is changed to a Relationship Checking account.
4. Mobile Deposit is available using the BMO Digital Banking Mobile 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.
5. BMO Premier Services clients are eligible for a free 3" x 5" safe deposit box. Boxes are not available at all BMO branches. Visit your local branch or call 1-888-340-2265 for availability. Additional local city taxes and safe deposit box fees could apply. Safe deposit box contents are not FDIC insured.
6. 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.
7. 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 accounts are eligible to receive the relationship discount of 0.375%.
Clients with a Jumbo loan (loan amounts over \$806,500) and with at least \$1,000,000 in BMO deposit accounts are eligible to receive the relationship discount of 0.500%.
Private Bank 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%.
8. Fee Information: The \$75 annual fee on the opening date and each year after through the ninth anniversary of loan opening is waived for Premier Services customers with \$250,000 in eligible balances.**
9. To receive a 0.25% rate discount, you must authorize BMO at origination 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.
10. 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.**
11. Fixed Rate Lock Option Information The minimum line of credit withdrawn from a HELOC that can be converted to a fixed rate loan is \$2,000 and the maximum that can be converted is 100% of the line amount. The minimum term is 5 years and the maximum loan term is 30 years. 30 year term only available at time of origination. No more than three fixed rate lock options may be open at one time. A \$75 fee applies each time you convert a fixed rate lock option after the date of origination. Minimum payment due on a fixed rate lock option includes principal and interest in fixed monthly payments. As the fixed-rate balance is paid down during the draw period, funds are replenished and available for use at the variable rate during the draw period.
12. To receive a 0.50% rate discount, you must authorize BMO at origination to withdraw your Auto 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.
13. To receive a 0.25% Premier Discount, customer must have a combined relationship balance of \$250,000 or more in eligible deposit and/or investment balances (including trust accounts titled in the name of the Applicant) on the date of loan origination. The discount can only be applied to a new secured personal installment loan. The discount cannot be applied to an unsecured personal installment loan, CD Credit Builder loan or to loans originated by a dealer and later assigned to BMO.**

** Eligible balances include all BMO Personal, Investment, Trust, Business Banking, and BMO Financial Group employee 401(k) accounts. Eligible balances exclude BMO Alto 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.

Not all products and services are offered in every state and/or location.

Banking products are subject to approval and are provided in the United States by BMO Bank N.A. Member FDIC (3/25)

bmo.com/premierservices



25-0532_ACC