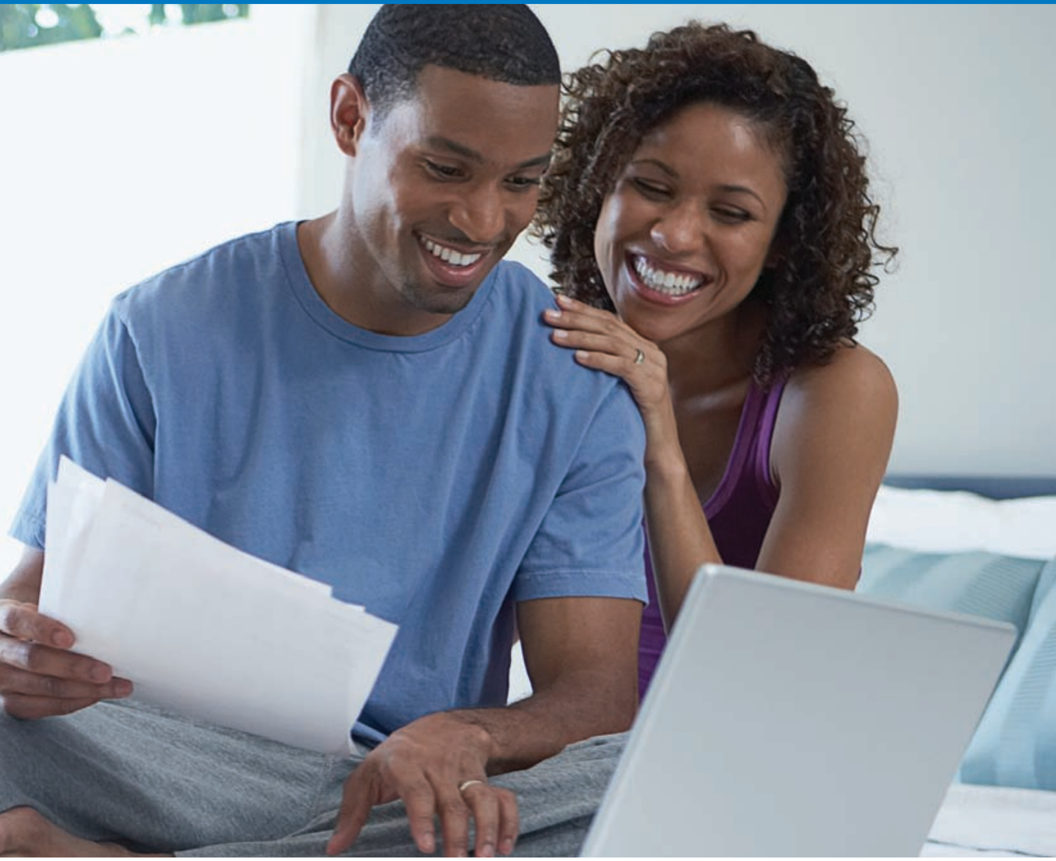
Guide to BMO Harris Online Banking℠



BMO Harris Bank®

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WELCOME

We appreciate your interest in BMO Harris Online Services. This guide will help answer questions about how our online services work and how they can help you save time while managing your finances.

Now you can take care of your banking needs from home, work or anywhere you have Internet access — BMO Harris Online Services are available 24 hours a day, seven days a week, 365 days a year.[1]

For additional details on specific product features, see the supporting product pages within this guide.

BMO HARRIS ONLINE BANKING℠

- View transaction history for your eligible BMO Harris accounts.
- Organize your BMO Harris information with account nicknames and customizable transaction categories.
- Transfer funds between eligible accounts any time of the day or night.
- Download your deposit account information to Quicken® software, QuickBooks® or in .csv format.
- Choose from a range of email alerts for your BMO Harris accounts.
- Reorder checks, place stop payments and more.

BMO HARRIS BILL PAY℠

- Pay virtually anyone in the United States with just a few clicks — and no stamps.
- Set up future-dated and repeating payments.
- Receive and pay bills online with electronic bills (e-bills).

BMO HARRIS TOTAL LOOK℠

- Track your BMO Harris and non-BMO Harris online accounts, including credit cards, mortgages and investments.
- Accumulate and view transaction history.
- Use powerful budgeting and reporting tools to easily set and manage your budget.
- Export account history in .csv format.

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[1] *BMO Harris Online Banking is available 24 hours a day, 365 days a year, except during system maintenance windows and upgrades.*

At BMO Harris Bank, we recognize the importance of protecting the privacy and security of our customers. BMO Harris Online Banking operates with many security layers in place to help protect your privacy and financial data.

With a few simple steps, you can help protect your BMO Harris accounts and personal information from fraudulent activity. Please visit the BMO Harris Security Center at **bmoharris.com/security** to learn more about phishing, ID protection, malware, secure email encryption and more.

Just follow these easy steps and you'll be managing your BMO Harris accounts online within minutes. If you haven't yet enrolled in online banking, visit **bmoharris.com,** and click the **Enroll Now** link.

1. Set up your **Security Profile** in two easy steps:
   a) Choose your Challenge Questions and Answers
   b) Select and Confirm your selections

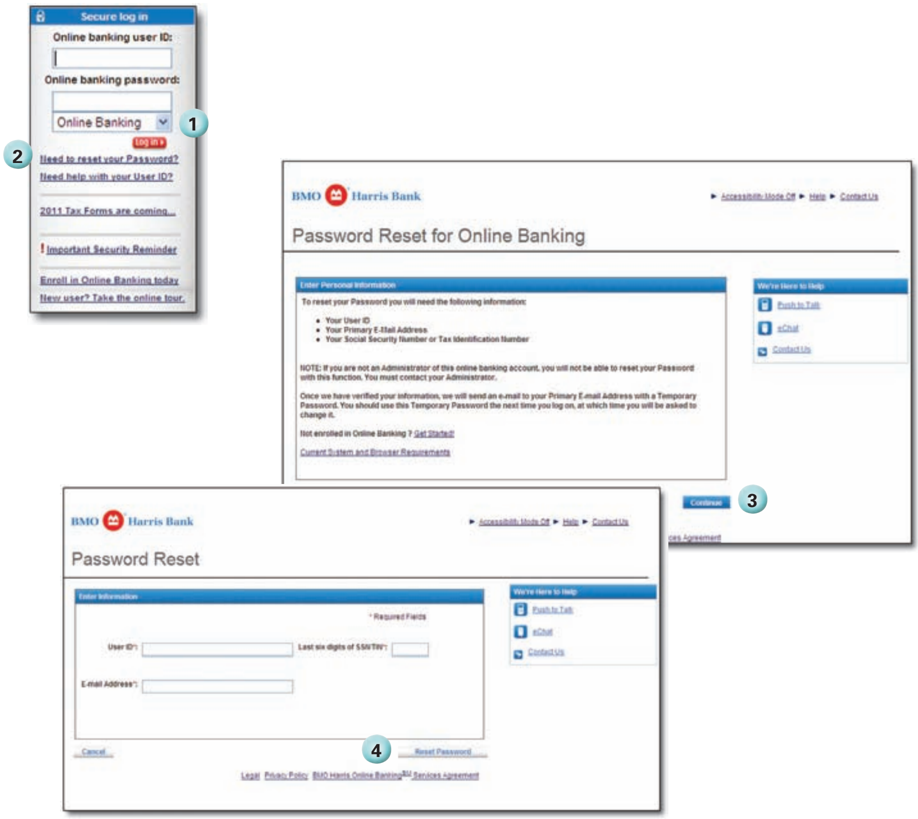
2. Check this box if you want us to remember your computer the next time you log in. Do not check this box if you are using a public or shared computer.

3. You will select a User ID during enrollment and receive a temporary Password via email. Once you have both, log in at **bmoharris.com**.

4. In the upper right-hand side of the screen enter your **User ID** and **Password**, then choose **Online Banking** from the drop-down menu and click the **Log In** button.

FORGOTTEN PASSWORD & USER ID

If you ever forget your online banking Password or User ID, you can request a Temporary Password or a User ID prompt while online and we will respond through email.



1. If you ever need help with your BMO Harris Online Banking User ID or Password, go to **bmoharris.com** and select the appropriate item from the drop-down menu.

2. For example, to request a temporary online banking Password, click on the **Need to reset your password?** link located below the **Log In** button.

3. Review the information and click **Continue**.[1]

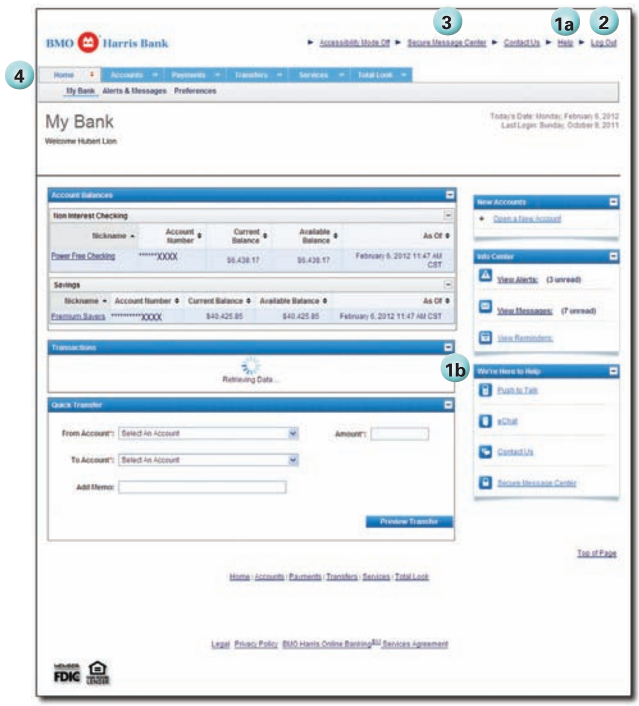
4. Enter your personal information and click **Reset Password**.

You will soon receive a Temporary Password email; simply log in with your Temporary Password. You will then be prompted to create a new Password.

[1] *If you do not have any of the requested information, you will not be able to reset your Password or retrieve your User ID with this function. Please contact us at 1-888-340-BANK (2265), option 4.*

With BMO Harris Online Banking it's fast and easy to manage your finances:

- See transaction details for your eligible accounts, transfer funds and download your account activity into Quicken® software, QuickBooks® or .csv format.
- Use the Service tab for requests such as reordering checks, changing your address, or requesting copies of checks and deposits.
- Access BMO Harris Total Look[SM] and BMO Harris Bill Pay[SM].



1a. For assistance with a topic, click the **Help** link found on each page in the top navigation bar.

1b. Or choose the servicing option that's right for you: Push to Talk, eChat, phone or secure email.

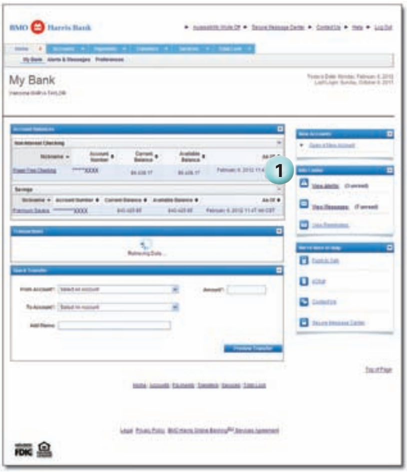
2. Always remember to **Log Out** after you have finished your BMO Harris Online Banking session.

3. Select **Secure Message Center** to send one of our online service representatives an email message or read important service announcements sent by BMO Harris.

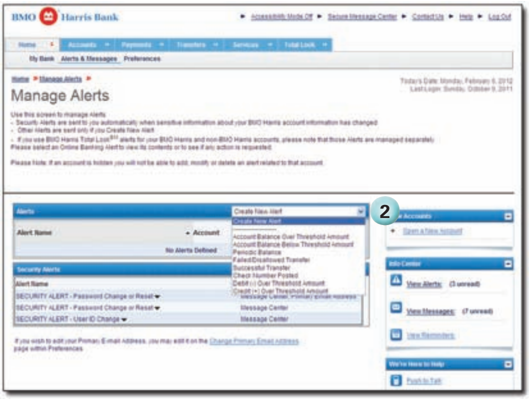
4. Use the navigation rows to access the different features of BMO Harris Online Banking or access your BMO Harris Total Look or BMO Harris Bill Pay services.

Get important account related alerts by setting preferences within the **Alerts & Messages** page.

Account alerts are email notifications about important account activities you request. Security alerts are sent automatically and notify you when, for example, your Password or User ID is changed.

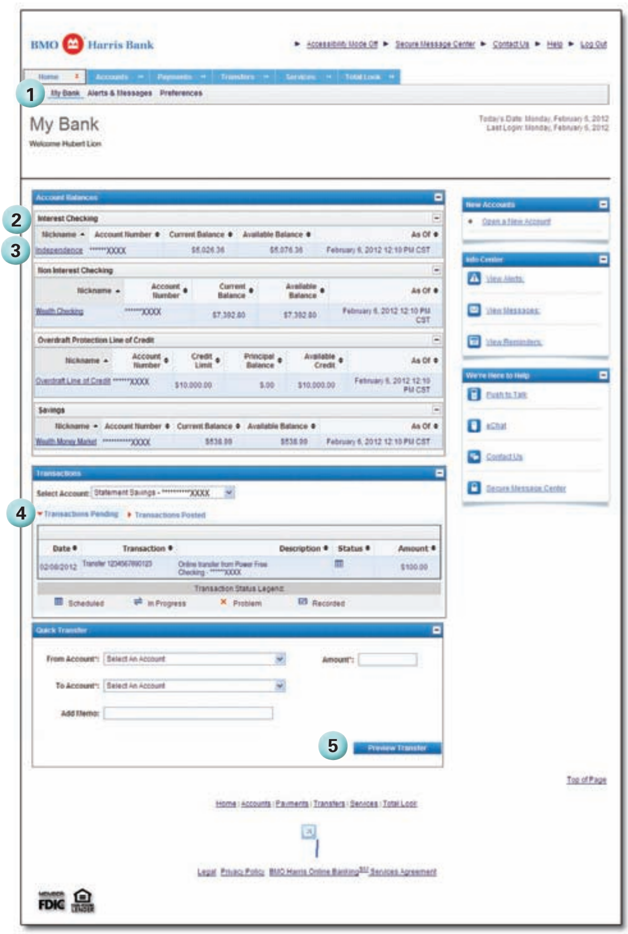


1. You can view Security Alerts from the **Info Center** on the **My Bank** dashboard. You can also choose to receive alerts at any external email address you'd like.



2. Under **Home > Alerts & Messages > Manage Alerts**, you can also choose to receive **Account Alerts** such as account balance over/under, periodic balances, transfer status, check number xxx posted or when a debit/credit exceeds a threshold you establish.

Note: To help ensure receipt of important and timely security and account alerts, be sure your Primary Email Address is correct and updated (Home > Preferences > Change Primary Email Address).



1. When you first log in, you'll see the **My Bank** dashboard, which gives a snapshot of your BMO Harris accounts and most recent transactions.

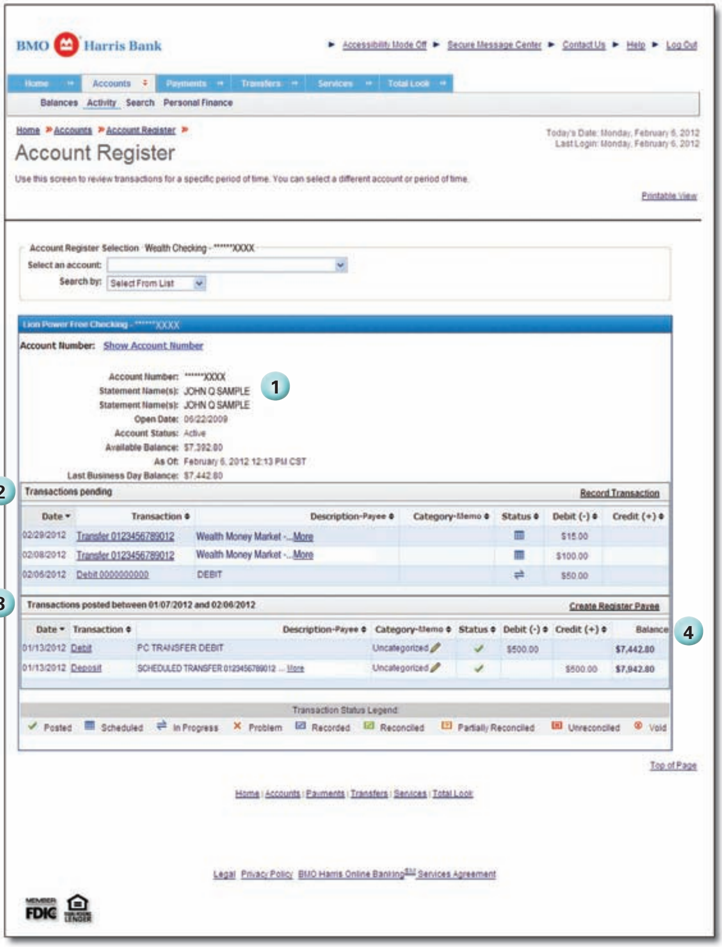
2. Your accounts will initially display their official name (e.g., Interest Checking), but you can personalize them by creating **Nicknames** under **Preferences > Change Account Preferences**.

3. View your account details (e.g., interest, open date, balances and available account history) by clicking on an **Account Name**.

4. You can view **Transactions Pending** and **Transactions Cleared** by account number.

5. You can also perform **Quick Transfers** between your eligible BMO Harris accounts.

See important details for every account. Your **Account Register** makes staying on top of your running balance[1] simple and efficient.



1. View important account details.

2. See transactions that are scheduled to occur.

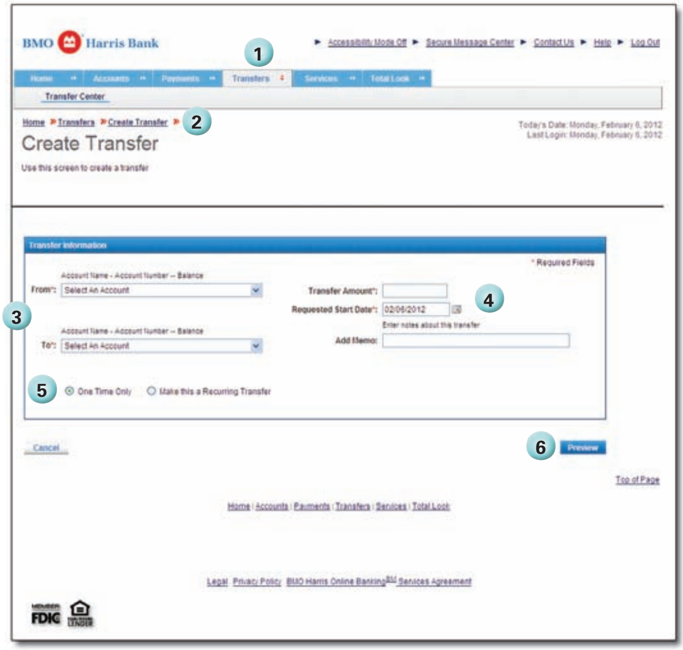
3. View completed transactions.

4. View running balances[1] of your accounts.

[1] *A running balance is the current balance in the account after each transaction posts.*

TRANSFER FUNDS

No need to come into the bank or take time for a phone call when you can move money between your eligible BMO Harris accounts and review your transaction history online. You can set up transfers that are either one-time, recurring or scheduled to occur on a future date.



1. Select the **Transfers** tab to view your scheduled transfers, completed transfers or all transfers.

2. Create a new transfer by selecting **Transfers** > **Transfer Center** > **Create Transfer** from the top navigation.

3. Select the accounts you want to transfer funds **From** and **To**.

4. Enter your **Transfer Amount**, **Start Date** and (optional) **Memo** here.[1]

5. Select the transfer to be either a **One Time Only** transfer or a **Recurring Transfer**. For a recurring transfer, choose the frequency of the transfer, the starting date requested and the number of times the transfer will occur.

6. Click **Preview** to review your transfer before confirming it.

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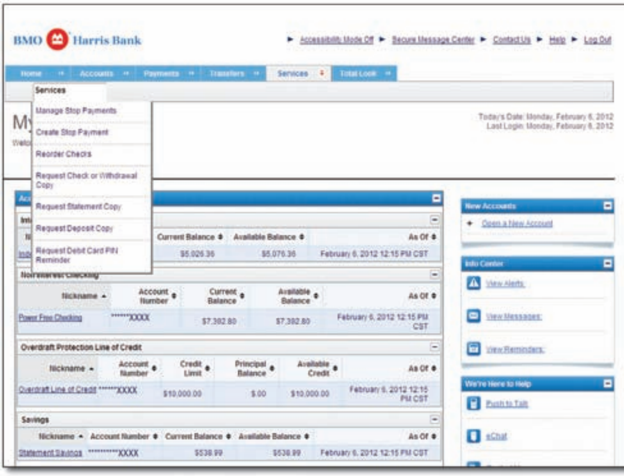
[1] *Transfers made after 8 p.m. CT on any business day or any time on a non-business day will be posted on the next Business Day. Until it is posted, the transfer will be reflected in your available balance but will not cover any outstanding checks or debits presented for processing. Mortgage and closed-end loan payments take up to two days to display, even if they have already posted.*

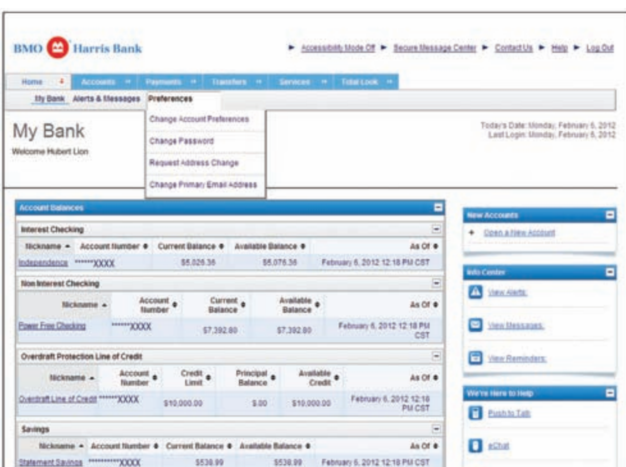
Services

The **Services** tab is a convenient way to submit requests for a variety of services such as managing and creating stop payments, reordering checks, requesting copies of checks or withdrawals, and requesting copies of statements.

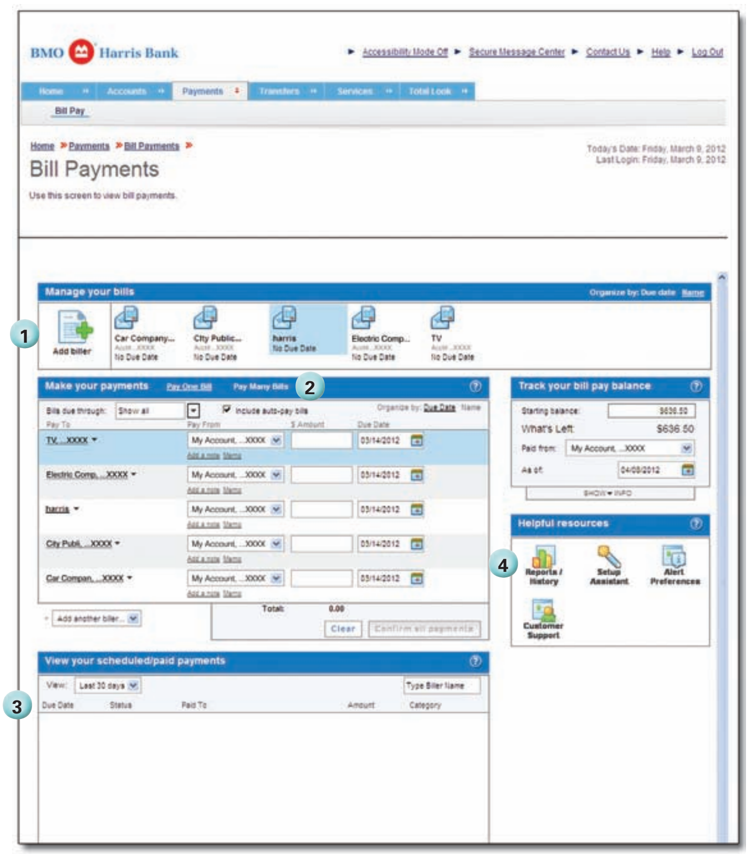


Other Features

Under Home > Preferences you can change your account and contact preferences including email and mailing addresses. You can also change your Password.



Make managing your money even more convenient. With BMO Harris Bill Pay, you can pay bills, set up automatic payments, schedule payments in advance, receive e-bills, view up to 24 months of payment history and more — all from the **Payment Center**.



From the Payment Center, you can:

1. See your bills and due dates at a glance, quickly sign up for e-bills from participating billers and more in the **Manage your bills** area.
2. Make single or multiple payments or set up automatic payments.[1]
3. Keep track of payments and your bill history with ease.
4. Perform a variety of reporting tasks quickly, such as analyzing spending habits and researching payment dates, using the **Reports/History** feature.

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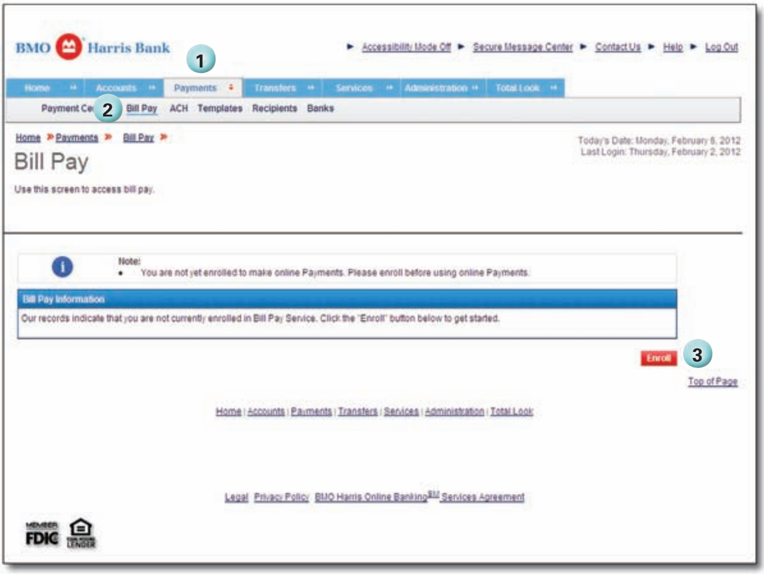
[1] *You can not use BMO Harris Bill Pay to pay any company or person with an address outside the contiguous U.S. or a P.O. Box. Government or court-directed payments and payments to internet gambling organizations may not be made through Harris Bill Pay.*

ENROLLING IN BMO HARRIS BILL PAY

As an online banking customer, you can use BMO Harris Bill Pay to easily pay your bills online without having to worry about searching for checks, buying stamps or mailing payments.

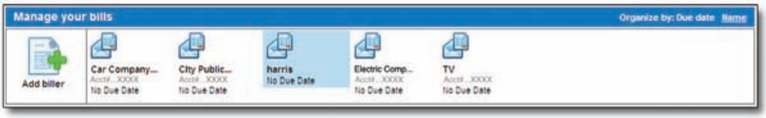


Once you are enrolled in BMO Harris Online Banking, you can also pay bills online. To enroll in BMO Harris Bill Pay:

1. Click on the **Payments** tab within BMO Harris Online Banking.
2. Select **Bill Pay**.
3. Click on the **Enroll** button and choose the account that will be used to make payments.
4. Click **Continue** and complete the enrollment process.

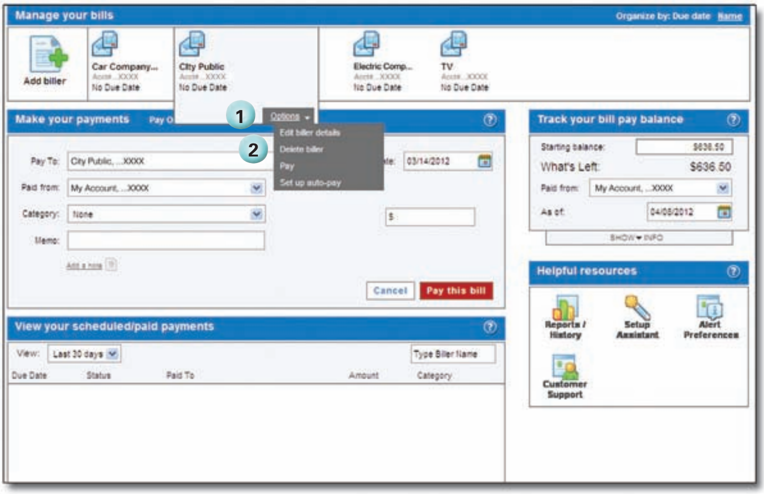
That's it; you're now enrolled in BMO Harris Bill Pay.

The **Manage your bills** area within the **Payment Center** is an at-a-glance view of bill information including biller name, account number, status and the number of days before the payment is due. The **Manage your bills** area also interacts with the **Make your payments** area to initiate payments and provides easy access to e-bill setup and statements, biller information and management, and recent payments.



The **Manage your bills** area can be sorted by **Due date** or (biller) **Name**. The default view is to sort your list of billers by due date in ascending order. To reverse the order, click the **Due date** link. To view the bills in alphabetical order from A to Z, click the **Name** link in the right-hand corner of the **Manage your bills** area. To reverse the order, click the **Name** link again.

You can delete a biller from your **Manage your bills** area at anytime.

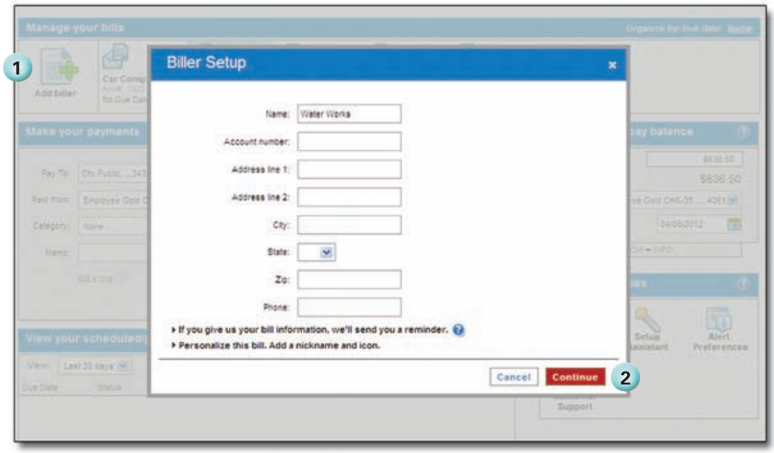


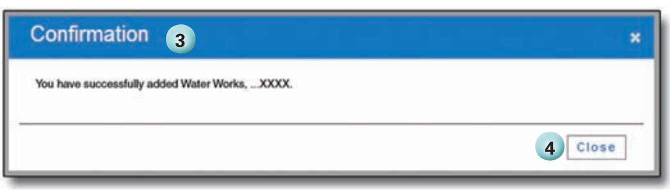
To delete a biller from the Manage your bills area:

1. Roll-over the biller in the **Manage your bills** area and click the **Options** link.
2. Click the **Delete biller** link. The **Delete Biller** window appears.
3. Click **Delete**. The biller is now deleted from the **Manage your bills** area.

ADD A BILLER

A biller is any company or person whom you pay, such as a utility company, credit card company or perhaps your baby sitter or trainer — anyone you would normally send a check to.





To add a biller:

1. Click on the **Add biller** icon from the **Manage your bills** area. A pop-up window will appear. Enter the person or business name and click **Continue**.
2. The **Biller Setup** window appears. Enter the biller information and click **Continue**.[1]
3. The **Confirmation** window appears. Confirm your biller setup.
4. Click **Close** to close the window and you are done.

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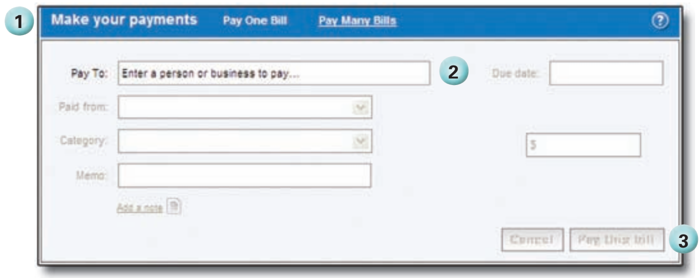
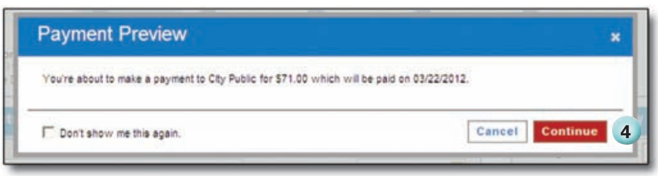
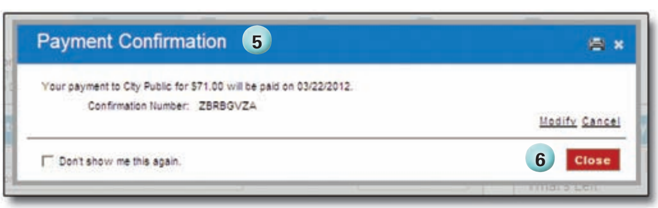
[1] *Setting up a payment reminder is optional, but recommended.*

Paying bills is quick and easy. You just enter the amount you want to pay to each biller and when you want your payment to be sent.



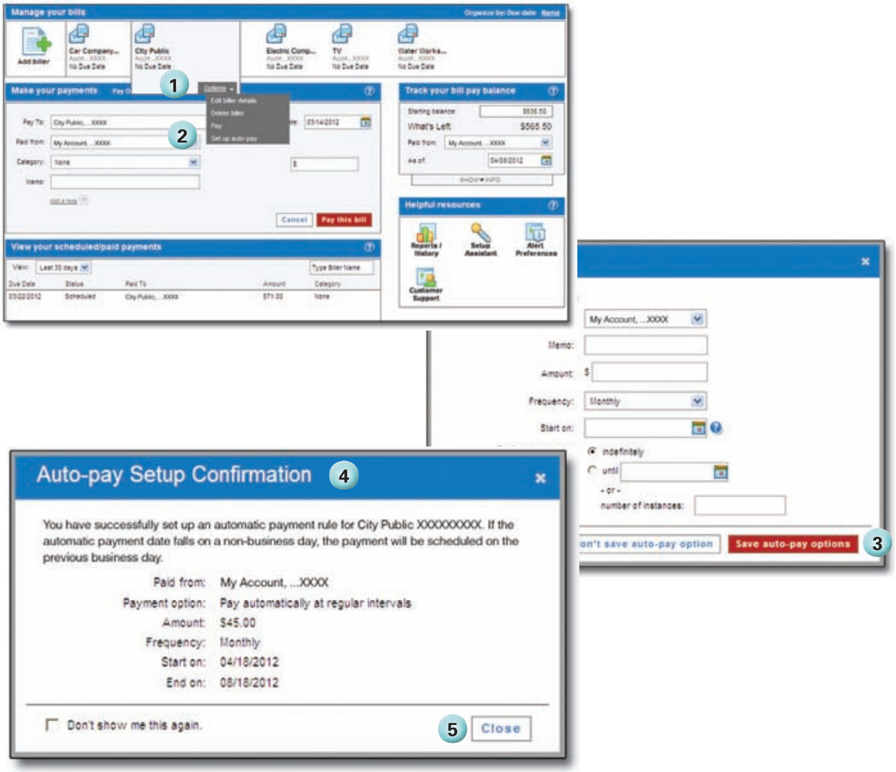




To make a payment:

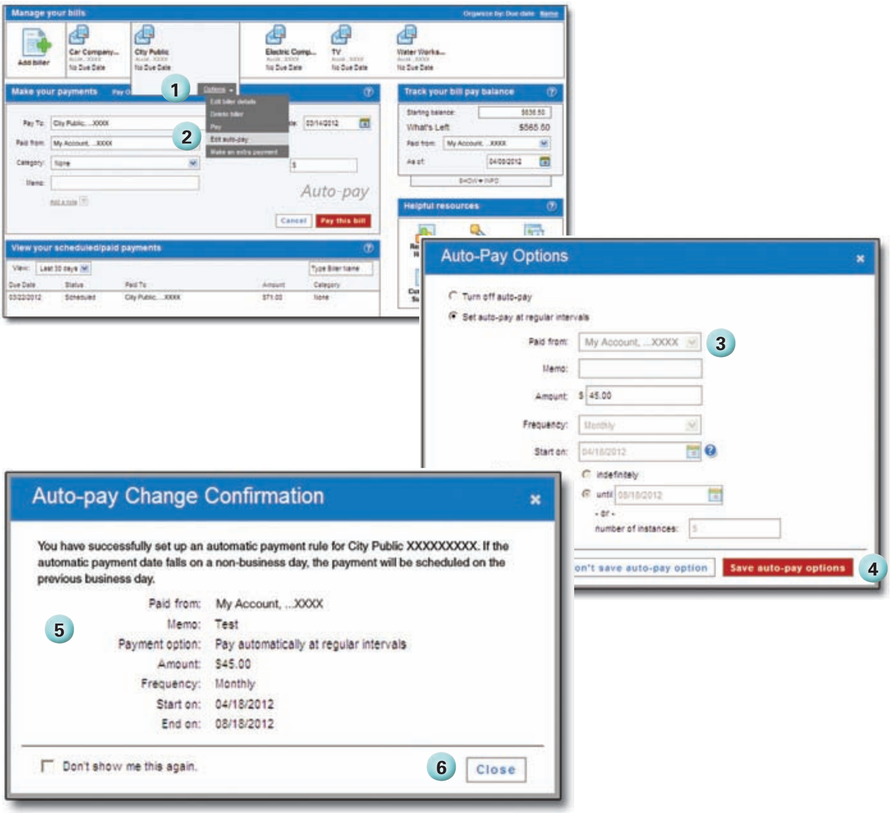
1. Click the biller in the **Manage your bills** area and go to the **Make your payments** area.
2. Enter the payment information such as the account, due date and the payment amount.
3. Click **Pay this bill**.
4. The **Payment Preview** window appears. Confirm your payment and click **Continue**.
5. The **Payment Confirmation** window appears. Confirm your scheduled payment.
6. Click **Close** to exit the window and you are done.

Once you sign up for auto-pay and schedule your payments, your regular bills are paid according to the schedule you specify, allowing you to simply review payments in the **View your scheduled/paid payments** area. This will help you avoid missed payments or late fees. If your payment falls on a weekend or holiday, your payment will be processed on the previous business day.



To set up auto-pay for a bill:

1. Roll over the biller in the **Manage your bills** area and click the **Options** link.
2. From the **Options** menu, click the **Set up auto-pay** link. The **Auto-pay Options** window appears.
3. Enter the payment information and click **Save auto-pay options**.
4. The **Auto-pay Setup Confirmation** window appears. Confirm your auto-pay setup.
5. Click **Close** to exit the window and you are done.

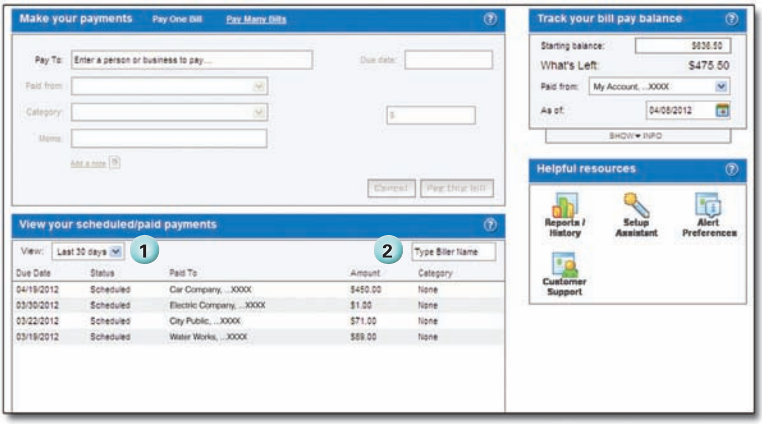


To modify auto-pay for a bill:

1. Roll over the biller in the **Manage your bills** area and click the **Options** link.
2. From the **Options** menu, click the **Edit auto-pay** link.
3. Enter your new payment information or select **Turn off auto-pay** to stop the automatic payment.
4. Enter the payment information and click **Save auto-pay options**.
5. The **Auto-pay Change Confirmation** window appears. Confirm your auto-pay setup.
6. Click **Close** to exit the window and you are done.

VIEW YOUR SCHEDULED/PAID PAYMENTS

Keeping track of payments and your bill history is easy. Go to the **View your scheduled/ paid payments** within the **Payment Center** to get a listing of recent bill pay activity and the status of the payments that have been made. Payment details and the ability to edit or cancel payments are also available in this area.



1. Change your view with a drop-down menu that lets you choose 30, 60 or 90 days of payment history. Use the **Reports/History** feature in the Helpful resources area to view up to 24 months of payment history.

2. Search for specific payments by **Due Date**, **Status**, **Paid To** (biller name), **Amount** and **Category**.

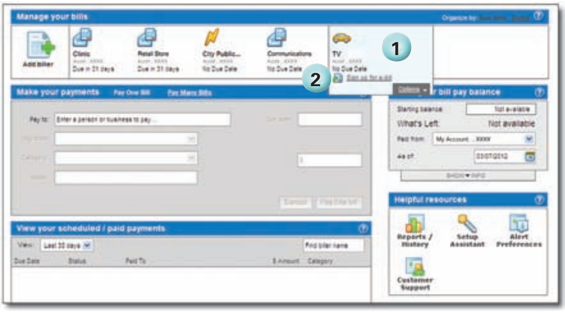
BMO Harris provides helpful resources and options to simplify the way you manage payments. Many companies offer electronic bills (e-bills). They have the same information as the paper version and are delivered directly to BMO Harris Bill Pay.

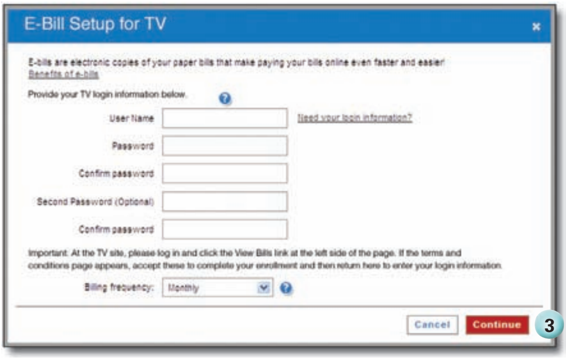
With e-bills, you can:

• Eliminate clutter — store and print up to 24 months of e-bills.

• Review the same details that you would see on your paper bills.

• Set up email alerts to notify you when e-bills arrive.





To receive an e-bill from a biller:

1. Roll over the biller in the **Manage your bills** area.

2. If an e-bill is available for the biller, click the **Sign up for e-bill** link. An icon will automatically appear next to any biller that offers e-bills.

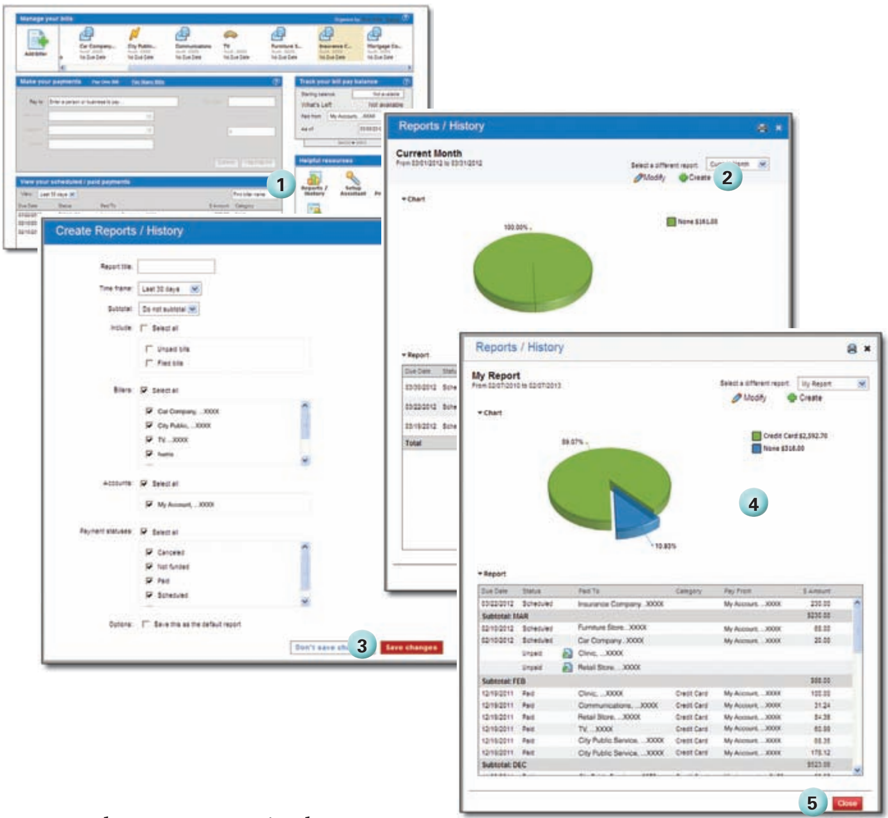
3. The e-bill setup window will appear. Enter the e-bill information and click **Continue**.

4. Enter the remaining information as prompted. At the **E-Bill Setup Confirmation** window, confirm your e-bill setup.

5. Click **Close** to exit the window and you are done. *Note: Your e-bill will be set up for the biller. It may take one to two billing cycles before you receive your first e-bill. Continue to monitor the bill's payment and ensure the bill is paid until the first e-bill is received.*

The **Reports/History** feature allows you to perform a variety of tasks quickly, such as analyzing spending habits and researching up to 24 months of payment history. You can even customize your reports by sorting various report fields, such as due date, paid to, category, biller name, and more. View a default or previously saved report, or customize and save a report.

To view a default or previously saved report, simply click the **Reports/History** icon and select the report from the drop-down.



To create and save a customized report:

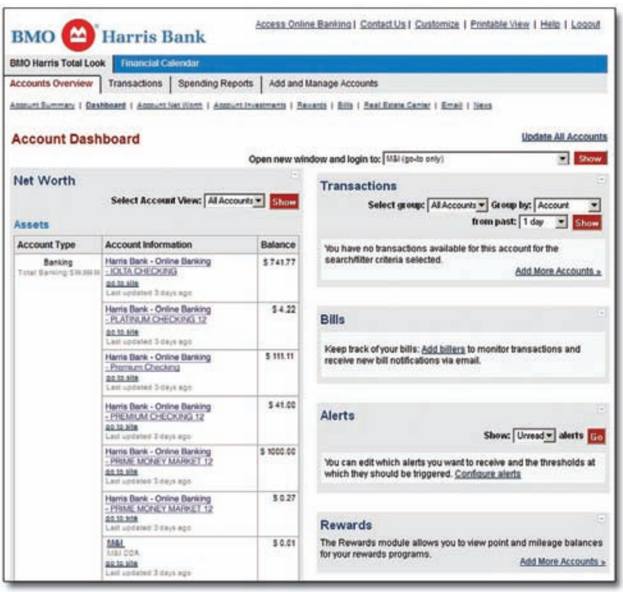
1. Click the **Reports/History** icon. The **Reports/History** window will appear.
2. Click **Create**. The **Create Reports/History** window will appear.
3. Enter the report title, select your report criteria, and click **Save changes**. The report will appear within the Reports/History window.
4. View the report.
5. Click **Close** to exit window and you are done.

Save time by viewing your online BMO Harris and non-BMO Harris accounts, investments, credit cards, email and more — in one secure[1] location with one Password.

From automatic categorization and account nicknames to budget analysis and security alerts, organizing your online financial life couldn't be easier.

BMO Harris Total Look helps you take control of your finances:

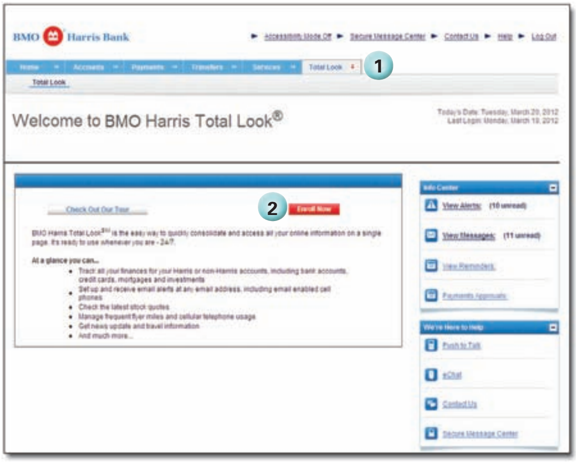
- Track your online BMO Harris and non-BMO Harris accounts, including credit cards, mortgages and investments.
- Accumulate and view extended transaction history.
- Organize your information with account nicknames and customizable transaction categories.
- Use powerful budgeting and reporting tools to easily set and manage your budget.
- Export account history in .csv format.
- Set up and receive automated alerts you wish to receive across your accounts.[2]



1 *Please visit* ***bmoharris.com/security*** *for additional details.*

2 *BMO Harris Total Look helps you manage both your BMO Harris and non-BMO Harris online accounts; alerts and categories you establish in Total Look will not appear in BMO Harris Online Banking (and vice versa).*

GETTING STARTED & LOGGING IN



If you haven't yet enrolled in this free online service:

1. Select the **Total Look** tab within BMO Harris Online Banking

2. Click the **Enroll Now** button. If you do not have an online banking account and wish to open one today, please visit **bmoharris.com**.

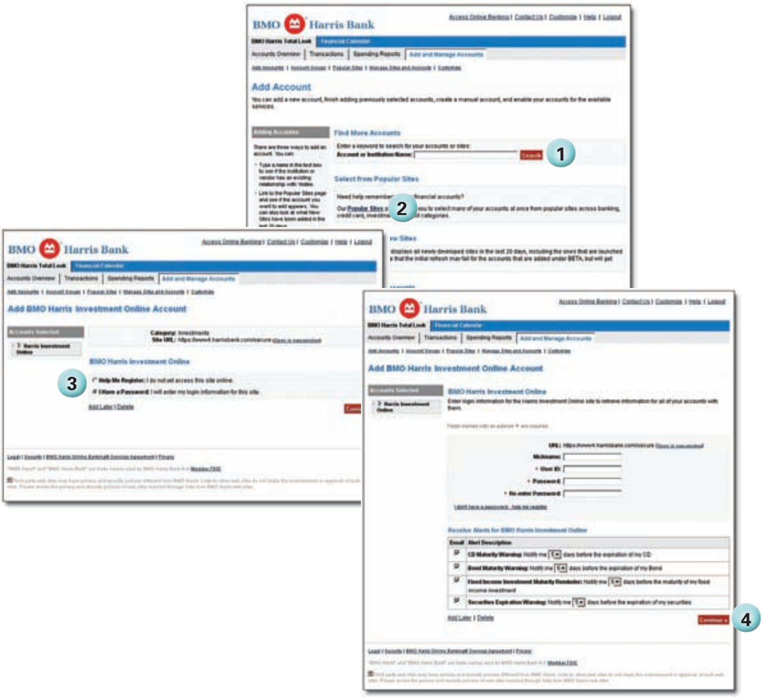
Once you have enrolled, you can log in:

- Directly from **bmoharris.com** using your online banking login information
- Via the **Total Look** tab within BMO Harris Online Banking

If logging in from the homepage, select **BMO Harris Total Look** from the drop-down menu and enter your online banking User ID and Password. Once you have accessed Total Look, you can switch over to your Online Banking account without logging in again by clicking the **Access Online Banking** link at the top of each **Total Look** page.

After enrolling, you can register your BMO Harris and non-BMO Harris online accounts. So before you begin, decide which of your online accounts you want to see in Total Look and then gather your User IDs and Passwords for those sites.

Register accounts at any time by clicking the **Add and Manage Accounts** tab at the top of your BMO Harris Total Look homepage and following the step-by-step instructions. We recommend starting with your BMO Harris accounts.



1. Click the **Add Accounts** link and search for the company where the account is located (for example "Harris") or input a category such as "credit cards." Select your account/ site and click **Continue** to enter it into your **Accounts Selected** box located at the far left side of your screen.

2. Or, if you can't find an account that matches your search criteria, click either **Popular Sites, New Account/Sites** or create a **Manual** account.

3. Once you have selected your accounts (far left), you have the option to: (a receive **Help** registering them on their original sites or (b move to the next step with your **User IDs** and **Passwords**.

4. When adding accounts, you'll be asked to enter your **User ID** and **Password** for each account. You also have the option to create a nickname for that account. Click **Continue** to verify your information.

YOUR BMO HARRIS TOTAL LOOK HOMEPAGE

Your BMO Harris Total Look homepage[1] is a consolidated view of all your registered BMO Harris and non-BMO Harris accounts. Each account that you register will be included in modules such as Net Worth (includes Assets and Liabilities), Account Investments, Email, News, Transactions and much more.

1. Click **Update Now** to refresh any account's information.

2. You can go to any account's actual website by clicking on the **auto-login** or **go to site** link below the account name.

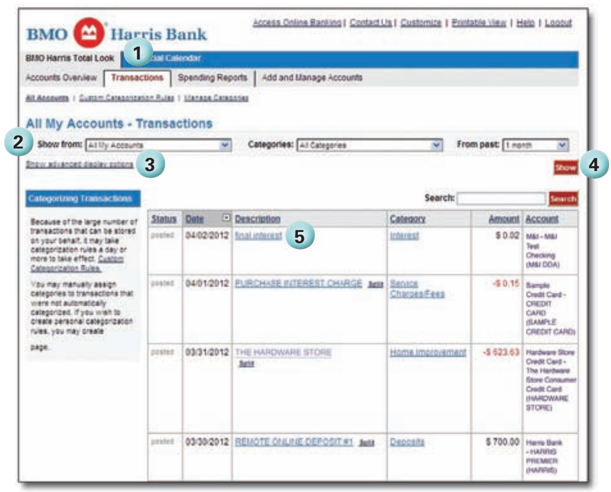
3. To view your detailed transactions, click on an **Account Name**. In order to change your login information for external accounts, click **Edit Account** on the **Transactions** page.

[1] *Your BMO Harris Total Look homepage can be modified by selecting* ***Customize*** *on top of the page. Choose the features you want to include and the order in which you would like them displayed.*

Simply click on the **Transactions** tab to view extended transaction history for all of your accounts. You'll begin accruing history from the moment you register an account; the longer you use Total Look, the more transaction history you'll have.

To make use of all this history, Total Look has a powerful search feature which allows you to find any of your past transactions without having to remember all the details. Search by date, name, category and more.

You can also export your history as a .csv file by clicking on the **Export Completed Transactions** button at the bottom of the page.



To search for a transaction:

1. Click the **Transactions** tab.

2. **(Basic Search)** Select account, category and time frame using the drop-downs.

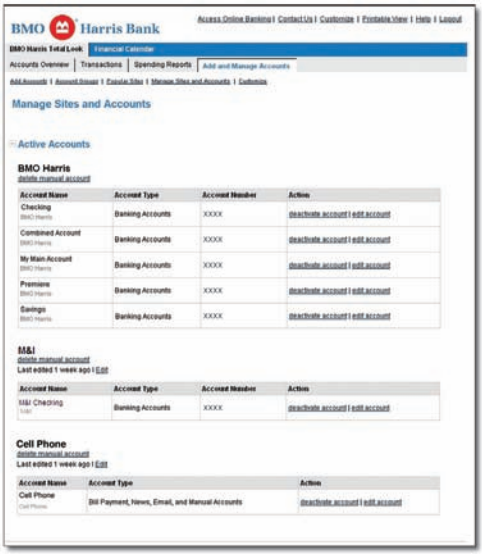
3. **(Advanced Search)** Click **Show advanced display options** to include dollar amount range, date range, categories, classifications or a specific search (using Search). And group your transactions by Account, Date or even Account Type (e.g., checking, credit card, etc).

4. Click **Show**.

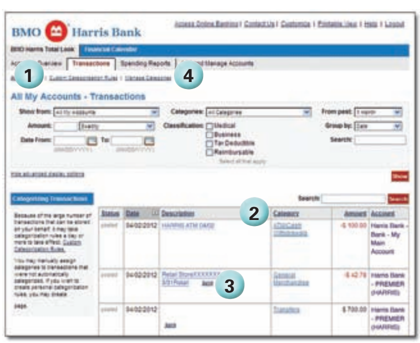
5. You can modify the transaction description by clicking on the detailed description. A box will pop-up and allow you to modify the description name and add further categorization.

6. **(Optional)** Export transactions as a .csv file by clicking **Export completed transactions**.

The **Add and Manage Accounts** screen allows you to manage all your accounts within one screen. This screen allows you to edit account login information such as User ID, Password, and Challenge Questions and Answers. You can also add Account Nicknames within this feature. If you no longer want to view one of your accounts, you can "delete site."



On the **Transactions** screen, you also have the option to set advanced categorization features.



1. You may create custom account rules by clicking on **Custom Categorization Rules**.

2. Or BMO Harris Total Look can **automatically categorize** all your transactions.

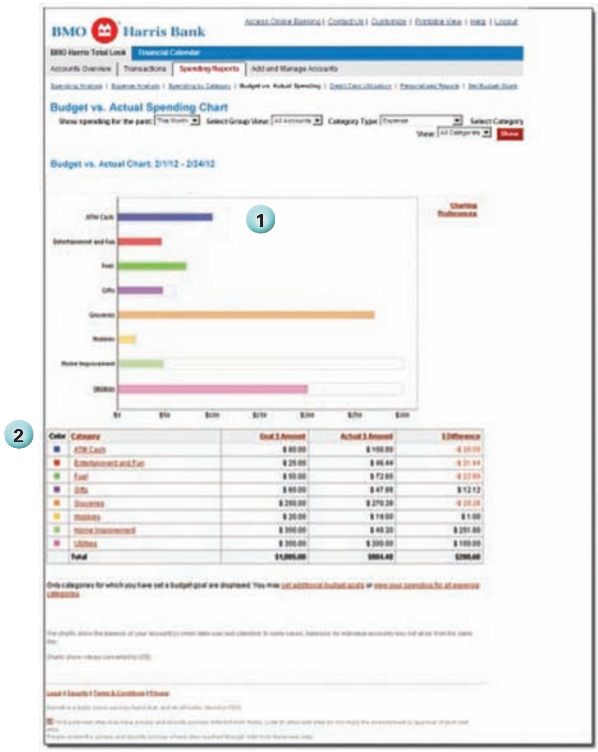
3. Quickly **split a transaction** (like a purchase at a superstore) across multiple categories.

4. Assign **default transaction categories** and transaction classes (such as medical, reimbursable, business or tax deductible).

SPENDING REPORTS

BMO Harris Total Look's budgeting, charting and reporting tools give you the power of financial management software without costly annual upgrades.

- **Expense Analysis** reports provide a graphic representation of your spending by category over a specified period of time.

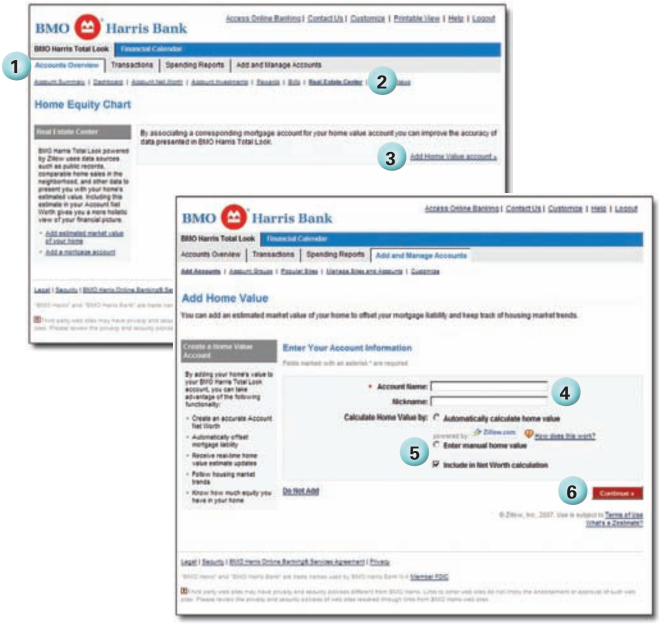


1. A graph of your spending is displayed.

2. Categories displayed are the pre-determined categories or your "custom created" categories for which an expense has incurred.

Improve the accuracy of all your BMO Harris Total Look reporting data with the **Real Estate Center**, where you can view the following information about your real estate accounts:

- Home Equity Chart — This chart combines all of the loans and mortgage accounts associated with your real estate account and displays them in a chart format.
- Home Value Change — This page can be used to view fluctuations in your home's market value, from an external, non-affiliated source[1]. Set up alerts to be triggered when there's a change in the home's estimated market value.



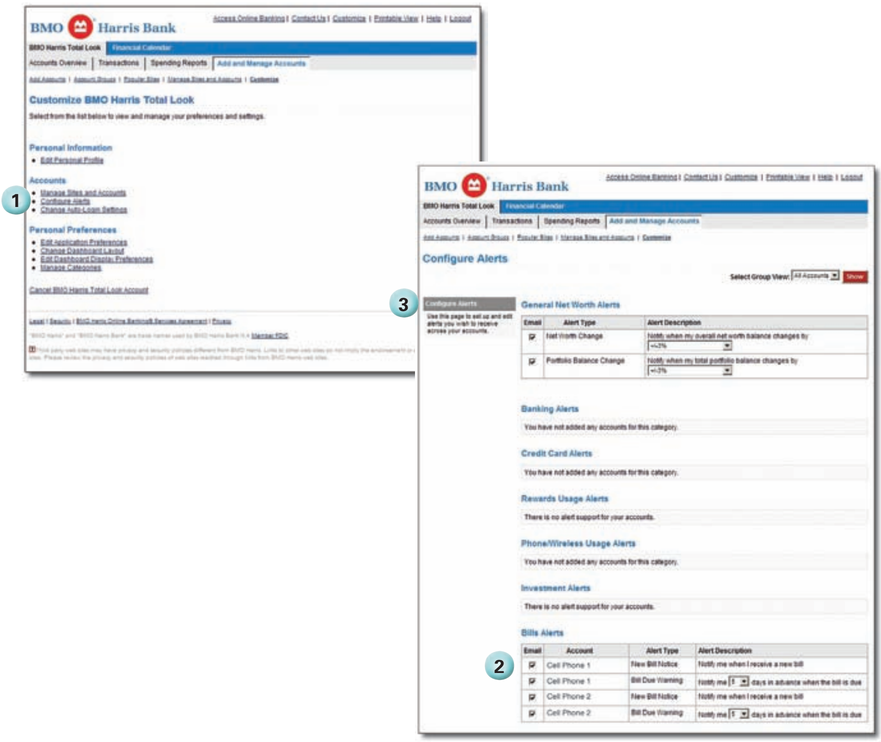
1. Click the **Accounts Overview** tab.
2. Select the **Real Estate Center** link.
3. Click **Add Home Value Account**.
4. Input the **Account Name**, **Nickname** and **Address**.
5. Choose to have your home's estimated market value automatically calculated or manually enter your **Home's Value**.
6. Click **Continue** and on the next screen, click on the corresponding mortgage and/or home equity accounts.

[1] *This is a computer-generated estimate by a third party (Zestimate® value from Zillow.com) who is not affiliated with BMO Harris Bank N.A. This estimate is not a guarantee of actual value.*

You can set up BMO Harris Total Look to send you automatic alerts. Receive banking alerts to notify you when your account balance drops below a predetermined amount or if a large withdrawal or deposit is made. You can set up additional alerts to monitor CD maturity, credit card activity, cellular telephone usage and rewards account balances.

You can arrange to receive email alerts at any email address, including your email enabled smartphone.[1]

To configure alerts, click on the **Add and Manage Accounts** tab and then click **Customize.**



1. From the **Customize Page**, click the **Configure Alerts** link.

2. To **Activate** an alert, click the corresponding checkbox on the left. Enter or select your alert details in the empty fields to the right.

3. After you have completed modifying your alerts, click **Configure Alerts**.

[1] *Alerts are for informational use only. They are not real-time and email notifications may be delayed due to a number of factors. If you have time-sensitive data, please ensure that you are checking the actual account and are not relying on the Total Look alerts for real-time information.*

FREQUENTLY ASKED QUESTIONS & CONTACT INFORMATION

What if I forget my Online Banking User ID?

To have us send a User ID Reminder email to your Primary Email Address, click on **Need help with your User ID?** (located below the Log In button) and follow the on-screen instructions. Please have the following information available:

- Your first name and last name (as it appears on your account)
- Your Social Security number or Tax Identification Number (we will only ask you for the last six digits)
- Your BMO Harris ATM/Debit Card Number or your account number

What if I forget my Online Banking Password?

To have us send a Temporary Password to your Primary Email Address, click on **Need to reset your Password?** (located below the Log In button) and follow the on-screen instructions. Please have the following information available:

- Your BMO Harris Online Banking User ID
- Your Primary Email Address (as listed in your Online Banking account)
- Your Social Security Number or Tax Identification Number

When you receive the Temporary Password Email, simply log in with your Temporary Password. You will then be prompted to create a new Password.

Contact Us

If you have questions about BMO Harris Online Services, we have experts who can help. Simply click, call or visit us today:

- Click: Push to Talk, Click to Chat or Secure Messaging (within Online Banking)
- Call: 1-888-340-BANK (2265), option 4
- Visit: bmoharris.com

BMO Harris Online Services Representatives are available 7 a.m. - 10 p.m. CT Monday through Friday, and 8 a.m. - 5 p.m. CT Saturday and Sunday.

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April 2012 R40
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