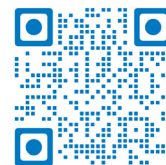


BMO Digital Banking Onboarding Checklist

With BMO Digital Banking, enjoy access to all of your BMO accounts, anywhere, anytime.¹ You can pay bills, transfer funds between accounts,² and so much more! Complete the checklist below and start banking digitally!



Scan to get started.

Sign Up	I enrolled in BMO Digital Banking and downloaded the BMO Digital Banking App using the QR Code.	
	I logged into the app to make sure my login credentials work.	
	I enrolled in paperless statements to receive my statements faster and potentially save money each month.	
	For even easier logins on the app in the future, I set up biometrics (Face ID and or Fingerprint).	
Alerts	I opted into and customized alerts most important to me such as low balance, security, and payment reminder.	
	I chose my preferred method of delivery for alerts and notifications: push notifications, email or phone number.	
Account Information	I reviewed how to find my account number for when I need to set up a payroll direct deposit or pre-authorized payment.	
	I reviewed how to rename my accounts with nicknames for easier viewing.	
Money Movement	To save time and money when paying bills, I enrolled in Bill Payment services and learned how to set up a biller and manage payees.	
	I enrolled in Zelle ^{®3,4} and learned how to send and request money easily and securely to people and small businesses.	
Additional Features	I opened the Mobile Deposit ⁵ feature and learned how to deposit a check and how to view my deposit limits.	
	I learned how to access Total Look to view all of my BMO and non-BMO accounts in one place plus establish budgets, track spending, and more!	
	I enrolled with CreditView ⁶ and learned how to access the free educational tools and my credit score.	
To Learn More	<ul style="list-style-type: none"> • You can quickly learn how to use the many features available through BMO Digital Banking by visiting usdemos.bmo.com (available in Spanish & English) • Find out what else BMO Digital Banking and our app can do for you by visiting Online Banking: Quick & Easy Account Access – BMO 	<ul style="list-style-type: none"> • Your security is our priority. Discover how BMO is protecting you across all banking platforms by visiting Security Center – Learn How We Protect You – BMO



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

² If you make an Internal Transfer on a weekend or holiday, we'll credit the payment the same day, but we'll post the payment on the next Business Day.

³ Zelle[®] and the Zelle[®] related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

⁴ U.S. checking or savings account required to use Zelle[®]. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle[®]. Zelle[®] should only be used to send money to people and businesses you trust. Zelle[®] does not offer protection for authorized payments, so money you send may not be recoverable. For details, see the BMO Digital Banking Agreement found at bmo.com/uslegal.

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

⁶ CreditView and its features, Score Simulator and Credit Education, are provided by TransUnion for educational purposes only. You should consult with your own financial team for more information about current credit score.

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