

Growth Money Market

Deposit Account Disclosure and Bank Fee Schedule

This Deposit Account Disclosure and Bank Fee Schedule, the separate Interest Rate Sheet and the Deposit Account Agreement for Personal and Business Accounts ("Agreement") are part of the Deposit Account Agreement that governs your Account and you should read them. Capitalized terms not defined in this disclosure are defined in the Glossary of the Agreement.

Account opening and usage											
Minimum deposit needed to open Account	\$25	If your balance is zero, we may close your Account.									
Temporary fee waiver	The monthly maintenance fee is waived for the first 60 days after Account opening. This waiver does not apply if your Account is changed to a Growth Money Market Account.										
Monthly maintenance fee	\$10	<p>We charge this fee on the last day of the statement period if you do not meet ANY ONE of the waiver requirements listed below:</p> <ul style="list-style-type: none"> The minimum daily Ledger Balance in this Account is \$5,000 or more for the statement period. You are a client of our employee benefits program, Best of BMO U.S., and have requested the waiver from your BMO Banker. 									
Pays interest	Yes ¹	<p>This is a variable rate Account where interest rates and annual percentage yields may change. At our discretion, we may change the interest rate on this Account daily. The interest rate corresponding to the highest tier into which your Collected Balance falls will be paid on the entire Collected Balance. Interest will be compounded daily on the Collected Balance and credited to this Account monthly on the statement period date.</p> <p>The tiers are as follows:</p> <table> <tr> <td>\$0.01–\$4,999.99</td><td>\$25,000–\$49,999.99</td><td>\$250,000–\$499,999.99</td></tr> <tr> <td>\$5,000–\$9,999.99</td><td>\$50,000–\$99,999.99</td><td>\$500,000–\$999,999.99</td></tr> <tr> <td>\$10,000–\$24,999.99</td><td>\$100,000–\$249,999.99</td><td>\$1,000,000 or more</td></tr> </table> <p>For current interest rates, ask your BMO Banker for a current Interest Rate Sheet or call 1-888-340-2265.</p>	\$0.01–\$4,999.99	\$25,000–\$49,999.99	\$250,000–\$499,999.99	\$5,000–\$9,999.99	\$50,000–\$99,999.99	\$500,000–\$999,999.99	\$10,000–\$24,999.99	\$100,000–\$249,999.99	\$1,000,000 or more
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\$10,000–\$24,999.99	\$100,000–\$249,999.99	\$1,000,000 or more									
Higher interest rates may be available	<p>We may offer a higher interest rate on the Growth Money Market Account when you are an Account Owner of both a BMO Relationship Checking Account that has qualifying activities and a Growth Money Market Account.²</p> <p>For current interest rates, ask your BMO Banker for a current Interest Rate Sheet or call 1-888-340-2265.</p>										
Transaction limitations	<p>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.</p> <p>We limit all other withdrawals or transfers, including those made by Check, POS, ACH, wire, automated telephone banking and online banking, and including transfers to repay BMO loans, to a combined total of six per month or monthly statement period.</p>										
Transaction limitation fee	\$15	Assessed for each transaction that exceeds transaction limitations described above.									
BMO ATMs and Participating ATMs	Free	For deposits, withdrawals, transfers or balance inquiries. All transactions may not be available at all BMO ATMs or at Participating ATMs.									



Account opening and usage (continued)

Non-BMO ATM Transaction fee	\$3	A Non-BMO ATM Transaction is any transaction conducted at a Non-BMO ATM, including, for example, a withdrawal, transfer, or balance inquiry. We charge this fee for each Non-BMO ATM Transaction, except for a balance inquiry. The ATM owner or operator may also charge you a surcharge fee for a withdrawal, transfer, or balance inquiry.
Stop payment fee	\$35	Per request or renewal.
Account closing fee	\$50	If closed within 90 days of Account opening.
Statements	We will send you statements with Check Images monthly. Contact us to request Check Images if you are not currently receiving them.	

¹ We use the Daily Balance Method to calculate the interest on this Account. This method applies a Daily Rate to the Collected Balance in this Account each day. For all deposits (except for Zelle® deposits received after 5:00 p.m. Central Time), interest begins to accrue on the Business Day we receive the deposit in accordance with the Funds Availability Policy for Deposit Accounts in Section 8 of the Agreement. For Zelle® deposits received after 5:00 p.m. Central Time, interest begins to accrue on the next Business Day. We reserve the right not to pay interest on any deposited Item that is returned to us as unpaid.

² Qualifying activities are three or more customer-initiated transactions that post to the BMO Relationship Checking Account within the prior 35 calendar days.

Customer-initiated transactions include:

- 1) Deposits at a BMO branch or ATM, Mobile Deposits, or deposits mailed to the Bank;
- 2) Withdrawals at a BMO branch or any ATM, including requests by mail or speaking to a telephone representative to have a check made payable to you;
- 3) ACH, incoming and outgoing wire transfers, Checks or purchases using a Debit Card; and
- 4) Loan payments or advances.

Common transactions that do not qualify and will not meet the qualifying activity requirement include:

- 1) Funds transfers between BMO deposit Accounts through any channel
- 2) Bank-generated fees, check order fees and interest credits
- 3) Returned or re-presented Items
- 4) Point-of-sale returns
- 5) ATM balance inquiries

As a reminder, Business Days are Monday through Friday excluding any holiday on which the Bank and/or the Federal Reserve are closed for processing. Transactions received or occurring on a day other than a Business Day will be posted the next Business Day.

If you have one Relationship Checking Account: If you have one Relationship Checking Account, and it closes or is changed to another account type, we will stop looking at the Account for qualifying activities. Beginning the Business Day after Account closing or the account type change occurs, you will no longer be eligible to receive a higher interest rate on your Growth Money Market Accounts, even if the Relationship Checking Account had qualifying activities before the Account closed or account type changed.

If you have more than one Relationship Checking Account: If you have more than one Relationship Checking Account, only one Account must have qualifying activities. If no Account individually has qualifying activities, you will not be paid a higher interest rate on your Growth Money Market Accounts. We will not combine transactions from all your Relationship Checking Accounts to determine if you have qualifying activities. If you have more than one Relationship Checking Account, and one Account closes or is changed to another account type, we will look at all remaining Relationship Checking Accounts to determine if any one Account, individually, has qualifying activities.

Initially, the Growth Money Market Account earns standard interest rates. A higher interest rate, if applicable, will be applied to all of your Growth Money Market Accounts within three Business Days. If your Growth Money Market Account is changed to another account type, you will no longer receive a higher interest rate on the Account beginning the Business Day after the account type is changed.



Processing policies and dispute resolution

Posting order (the order in which Items are credited or debited)	We post transactions in the following order at the end of each Business Day (Monday – Friday except federal holidays): <ol style="list-style-type: none"> 1. Deposits and other credits received prior to the cut-off times. 2. ATM withdrawals and certain other debits. 3. POS transactions using your Card. 4. ACH transactions. 5. Checks. 6. Bank generated transactions, including fees, interest and surcharge rebates. For more details and to read an example, see Section 2.C of the Agreement.	
Funds availability summary	Immediate availability	Cash deposited into this Account.
	Same day availability	Wire transfers and Direct Deposits into this Account.
	Next day availability	Checks deposited into this Account.
	This represents our general policy but longer delays may apply. For specific details, including when Items are considered received, see the Funds Availability Policy for Deposit Accounts in Section 8 of the Agreement. For Mobile Deposits, please see the BMO Digital Banking Agreement.	
Dispute resolution	This Account is subject to the arbitration provision set forth in Section 7.EE of the Agreement.	

Insufficient Funds and Overdrafts

Your Account is overdrawn when there is a negative balance that occurs when we pay an Item that you do not have Sufficient Available Funds in your Account to pay when the Item is presented for payment. The Account balance that we use to determine if your Account is overdrawn includes all Items (including bank fees and service charges) that are posted to your Account on the same Business Day whether the Items are paid or returned. In the Agreement, refer to Section 2.B for information on how we determine whether you have Sufficient Available Funds and Section 2.C for information on when Items post to your Account.

We will return as unpaid the following Items that overdraw this Account: Checks, automatic bill payments and other transactions made using this Account number. We will decline ATM and everyday debit Card transactions that may overdraw this Account. When we return an Item unpaid because your Account does not have Sufficient Available Funds, we don't charge a fee. There are some Items we are unable to return. 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.



Bank Fee Schedule

Read the Deposit Account Disclosure for additional fees and fee waivers that may apply to your Account.

Some services are not available at all locations.

Account Benefits

BMO ATM and Debit Card	Free
BMO ATM Mini-Statement	Free
BMO ATM Transactions	Free
BMO Bank by Phone	Free
BMO Bill Pay	Free (excludes expedited payments)
BMO Digital Banking	Free ³
BMO Digital Banking — Mobile Deposit	Free ³ (excludes FundsNow)
BMO Total Look	Free
Combined Statement	Free
Debit or ATM Card Point-of-Sale (POS) Transactions	Free
Participating ATMs in the U.S.	Free ⁴
Wire Transfer — Incoming	Free

Payments and Transfers

BMO Bill Pay — Expedited Payment	Up to \$15.00
Wire Transfer — Outgoing Domestic ⁵	\$30.00
Wire Transfer — Outgoing International ⁵	\$50.00

ATM and Debit Card

Debit or ATM Card Expedited Delivery ⁶	\$30.00
Foreign Transaction Fee ^{4,6,7}	2.8% of the transaction amount

Checks and Money Orders

Cashier's Check	\$10.00
Deluxe® Check Orders	Varies by account type and style
Money Order (\$1,000 maximum)	\$5.00

Collection Items (Bond, Note, Sight Draft, Check)

Coupon Collection	\$10.00 per envelope
Domestic Collection	\$15.00 + cost ⁸
Foreign Collection	\$45.00 + cost ⁸

Statement and Account Servicing

Account Activity Printout	Free
Account Balancing / Research	\$25.00 per hour, \$10.00 minimum
Duplicate Statement	Free
Photocopies of Canceled Checks	Free

Miscellaneous

BMO Digital Banking – Mobile Deposit – FundsNow ⁹	2% of the deposit amount for Checks \$100 and over, or \$1.00 for Checks of \$99.99 or less
Special Letter (Immigration, Verification of Deposit, etc.)	Free
Verification of Deposit Form from Third Party	Free

Legal Document Processing

Citations, Garnishments, Levies and Other Court Orders	Up to \$100.00
Retrieval Fee for Legal Documents in Storage	Up to \$50.00

Non-Customer Check Cashing

Cashing a Check of \$50 or more Drawn on BMO	\$10.00 per Check
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³ Message and data rates may apply. Contact your wireless carrier for details.

⁴ Foreign Transaction Fees will apply at BMO branded ATMs and Allpoint® ATMs located outside of the United States.

⁵ This fee does not apply to CDs and IRAs.

⁶ This fee does not apply to the BMO Wealth Management World Debit Mastercard®.

⁷ This fee will apply to any transaction initiated in a foreign country whether initiated by the Cardholder while traveling or by a foreign merchant for a purchase a Cardholder makes remotely from the United States, whether or not a currency conversion is required. If a currency conversion is required, a Currency Conversion Assessment will be included in the U.S. dollar transaction amount. See the Deposit Account Agreement – Section 9.A.4 for details.

⁸ Cost may include additional correspondent bank fees, collecting bank fees, communication fees, messenger fees and any other costs incurred.

⁹ With the FundsNow service, certain Items deposited through Mobile Deposit may be eligible for immediate availability, including cash withdrawal, for a fee. Eligible Items will be identified at the time of Mobile Deposit, where the applicable fee will also be disclosed. You will always have the option to deposit your Item in accordance with our Standard Processing Time, as disclosed in the BMO Digital Banking Agreement, at no additional charge.

