The following are updates to the Deposit Account Disclosure:

Update to our Foreign Currency Exchange Service Fees Effective 10/1/2026

- We will be lowering the Shipping Fee threshold, **from** $1,000 or less **to** less than $500, when buying or selling foreign currency. This does not impact the Cancellation Fee. The following fees will be in effect on October 1, 2026.

Foreign currency we buy from you:	
$7 Shipping Fee	When the U.S. dollar amount is less than $500 and the branch does not keep foreign currency on hand.
Foreign currency we order for you:	
$7 Shipping Fee	When the U.S. dollar amount is less than $500.
$10 Cancellation Fee	If you cancel the order within seven days of the order date.
Additional $7 Shipping Fee	If you do not pick up the foreign currency we will buy it back from you at the current exchange rate. Fee applies when the U.S. dollar amount is less than $500 and the branch does not keep foreign currency on hand.

As a reminder, only account owners or authorized signers of a BMO Bank N.A. deposit account (excluding a CD, IRA, IOLTA, IBRETA or Alto account) may exchange foreign currency at BMO. The Deposit Account Disclosures will be updated accordingly.

Important Notice Effective 11/7/2026 (Revised 10/30/2026)

- Funds Availability for Mobile Deposits (other than FundsNow deposits) is changing and will be governed by Section 8 of the Deposit Account Agreement instead of the BMO Digital Banking Agreement.

- In the 'Processing policies and dispute resolution' section, under 'Funds availability summary', the last sentence "For Mobile Deposits, please see the BMO Digital Banking Agreement." is being deleted.

- The footnote regarding the 'BMO Digital Banking - Mobile Deposit – FundsNow' service is being amended to: "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 the Funds Availability Policy for Deposit Accounts in Section 8 of the Agreement, at no additional charge."

The Deposit Account Disclosure will be updated to reflect these changes. Your continued use of this Account as of **the applicable effective date** confirms your agreement to these changes.

For more details and information:

Call us at 1-888-340-BANK (2265).

IRA Premium Savers

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	$100	If your balance is zero, we may close your Account.
Monthly maintenance fee	$0	No monthly maintenance fee.
Pays interest	Yes[1]	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 quarterly on the statement period date. The tiers are as follows: $0.01–$4,999.99 $5,000–$9,999.99 $10,000–$24,999.99 $25,000–$49,999.99 $50,000–$99,999.99 $100,000–$249,999.99 $250,000–$499,999.99 $500,000–$999,999.99 $1,000,000 or more For current interest rates, ask your BMO Banker for a current Interest Rate Sheet or call 1-888-340-2265.
Account closing fee	$50	If closed within 90 days of Account opening.
Transaction limitations	IRS contribution and distribution rules and penalties apply. Visit irs.gov for up-to-date information.	
Statements	We will send you statements quarterly.	

[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.

BMO

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

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): 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.**	

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[2,3]
BMO Digital Banking – Mobile Deposit	Free[2,3] (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
Wire Transfer– Incoming	Free
Payments and Transfers	
BMO Bill Pay– Expedited Payment	Up to $15.00
Wire Transfer – Outgoing Domestic[4]	$30.00
Wire Transfer – Outgoing International[4]	$50.00
Wire Transfer – Wire Return Fee[5]	$35.00
ATM and Debit Card	
Debit or ATM Card Expedited Delivery[6]	$30.00
Foreign Transaction Fee[6,7,8]	2.8% of the transaction amount
Checks and Money Orders	
Cashier's Check	$12.00
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[9]
Foreign Collection	$45.00 + cost[9]

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[10]	2% of the deposit amount for Checks $100 and over, or $1.00 for Checks of $99.99 or less
Foreign currency we buy from you	
$7 Shipping Fee	When the U.S. dollar amount is $1,000 or less and the branch does not keep foreign currency on hand
Foreign currency we order for you	
$7 Shipping Fee	When the U.S. dollar amount is $1,000 or less
$10 Cancellation Fee	If you cancel the order within seven days of the order date
Additional $7 Shipping Fee	If you do not pick up the foreign currency we will buy it back from you at the current exchange rate. Fee applies when the U.S. dollar amount is $1,000 or less and the branch does not keep foreign currency on hand.
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

BMO

Bank Fee Schedule *(continued)*

[2] Message and data rates may apply. Contact your wireless carrier for details.

[3] Certain optional features made available through BMO Digital Banking may incur fees. Such fees will be disclosed at the time of enrollment.

[4] This fee does not apply to CDs and IRAs.

[5] If we receive a wire transfer and are unable to process it for any reason, the wire will be returned to the originating financial institution. If the incoming wire transfer is $100 or more, a wire return fee will be deducted from the amount returned.

[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] 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).

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

[10] 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.