

# Relationship Plus 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										
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 Relationship Plus Money Market Account.										
Monthly maintenance fee	\$10	We charge this fee on the last day of the statement period if you do not have a minimum daily Ledger Balance in this Account of \$5,000 or more for the statement period.									
Pays interest	Yes <sup>1</sup>	<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 border="0"> <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 higher interest rates when you are an Account Owner of both a BMO Relationship Checking Account and a Relationship Plus Money Market Account. Interest rates earned on the Relationship Plus Money Market Account are based on BMO Relationship Checking Account Relationship Package placement. Initially, the Relationship Plus Money Market Account earns standard interest rates. The Relationship Plus Money Market Account earns Relationship Package interest rates beginning on the first Business Day of the month after the Account opening (or the account type change) occurs through the end of the calendar quarter. At each Quarterly Placement, the Relationship Plus Money Market Account earns Relationship Package interest rates beginning on the first Business Day of the calendar quarter through the end of the calendar quarter. See the Deposit Account Disclosure for BMO Relationship Checking Account for details about Relationship Packages.</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.									



### Account opening and usage (continued)

<b>BMO ATMs and Participating ATMs</b>	Free	For deposits, withdrawals, transfers or balance inquiries. All transactions may not be available at all BMO ATMs or at Participating ATMs.
<b>Non-BMO ATM Transactions</b>	\$3	We charge this fee for each Non-BMO ATM Transaction. A Non-BMO ATM Transaction is any transaction conducted at a Non-BMO ATM, including, for example, a withdrawal, transfer, or balance inquiry.  The ATM operator or network may also charge you a surcharge fee for a transaction or balance inquiry.
<b>Stop payment fee</b>	\$35	Per request or renewal.
<b>Account closing fee</b>	\$50	If closed within 90 days of Account opening.
<b>Statements</b>	We will send you statements with Check Images monthly. Contact us to request Check Images if you are not currently receiving them.	

<sup>1</sup> 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.

### Processing policies and dispute resolution

<b>Posting order (the order in which Items are credited or debited)</b>	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"> <li>1. Deposits and other credits received prior to the cut-off times.</li> <li>2. ATM withdrawals and certain other debits.</li> <li>3. POS transactions using your Card.</li> <li>4. ACH transactions.</li> <li>5. Checks.</li> <li>6. Bank generated transactions, including fees, interest and surcharge rebates.</li> </ol>	
	For more details and to read an example, see Section 2.C of the Agreement.	
<b>Funds availability summary</b>	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.	
<b>Dispute resolution</b>	<b>This Account is subject to the arbitration provision set forth in Section 7.EE of the Agreement.</b>	

### 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		Collection Items (Bond, Note, Sight Draft, Check)	
BMO ATM and Debit Card	Free	Coupon Collection	\$10.00 per envelope
BMO ATM Mini-Statement	Free	Domestic Collection	\$15.00 + cost <sup>7</sup>
BMO ATM Transactions	Free	Foreign Collection	\$45.00 + cost <sup>7</sup>
BMO Bank by Phone	Free	<b>Statement and Account Servicing</b>	
BMO Bill Pay	Free (excludes expedited payments)	Account Activity Printout	Free
BMO Digital Banking	Free <sup>2</sup>	Account Balancing / Research	\$25.00 per hour, \$10.00 minimum
BMO Total Look	Free	Duplicate Statement	Free
Combined Statement	Free	Photocopies of Canceled Checks	Free
Debit or ATM Card Point-of-Sale (POS) Transactions	Free	<b>Miscellaneous</b>	
Participating ATMs in the U.S.	Free <sup>3</sup>	Special Letter (Immigration, Verification of Deposit, etc.)	Free
Wire Transfer — Incoming	Free	Verification of Deposit Form from Third Party	Free
<b>Payments and Transfers</b>		<b>Legal Document Processing</b>	
BMO Bill Pay — Expedited Payment	Up to \$15.00	Citations, Garnishments, Levies and Other Court Orders	Up to \$100.00
Wire Transfer — Outgoing Domestic <sup>4</sup>	\$30.00	Retrieval Fee for Legal Documents in Storage	Up to \$50.00
Wire Transfer — Outgoing International <sup>4</sup>	\$50.00	<b>Non-Customer Check Cashing</b>	
<b>ATM and Debit Card</b>		Cashing a Check of \$50 or more Drawn on BMO	\$10.00 per Check
Debit or ATM Card Expedited Delivery <sup>5</sup>	\$30.00	<sup>2</sup> Message and data rates may apply. Contact your wireless carrier for details. <sup>3</sup> Foreign Transaction Fees will apply at BMO branded ATMs and Allpoint® ATMs located outside of the United States. <sup>4</sup> This fee does not apply to CDs and IRAs. <sup>5</sup> This fee does not apply to the BMO Wealth Management World Debit Mastercard®. <sup>6</sup> 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. <sup>7</sup> Cost may include additional correspondent bank fees, collecting bank fees, communication fees, messenger fees and any other costs incurred.	
Foreign Transaction Fee <sup>3,5,6</sup>	2.8% of the transaction amount		
<b>Checks and Money Orders</b>			
Cashier's Check	\$10.00		
Deluxe® Check Orders	Varies by account type and style		
Money Order (\$1,000 maximum)	\$5.00		

