### Best of BMO U.S. Program

All employees get a BMO Harris Premier Account, our best checking account available.

- **Exclusive Best of BMO U.S. benefits:** No monthly maintenance fee and complimentary check orders (any style)
- **Access to the Premier Account Relationship Package benefits** that reward you for your financial progress:
  - Premier Silver, Premier Gold, Premier Platinum and Premier Platinum Elite
  - No fee for paper statements, cashier’s checks and money orders
  - Unlimited free non-BMO Harris ATM transactions, with a rebate of up to $25 in ATM surcharge fees assessed by the ATM operator or network each statement period
  - Tiered interest—the higher your balance the more you may earn
  - No annual rental fee for a 3"x5" safe deposit box or 50% discount for an up to 5"x10" box

### Credit Card

Get a card you’ll want in your wallet. Our BMO Harris rewards and cash back credit cards come with competitive rewards and great bonuses.

- Annual fee waived for the BMO Harris Bank Premium Rewards Mastercard®, BMO Harris Premier Services
  - Premium Rewards Mastercard® and BMO Wealth Management Premium Rewards Mastercard®
- 2,500 introductory point bonus for U.S. consumer point-based rewards credit cards
- $10 introductory cash back bonus on top of current cash back offers for Cash Back card

### Mortgage

Make your dream home your new home.

- 0.125% interest rate discount for purchases and refinance
- Eligible for $100 or $200 closing cost discount on new BMO Harris mortgage loan with Auto Pay
- First-time homebuyers may be eligible to receive the BMO Harris Employer-Assisted Housing (EAH) Grant for $2,500 in closing costs or down payment assistance

### Loans, Home Equity Lines of Credit, and Credit Builder

Get the money you need to realize your dreams.

Up to 0.50% interest rate discount on any new **BMO Harris personal installment loan**, **BMO Harris auto loan** (including motorcycles and recreational boats), and **saving secured loans**, based on:

- 0.25% interest rate discount for Best of BMO U.S.
- 0.25% interest rate discount with Auto Pay®

Up to 0.75% interest rate discount on a new **BMO Harris Home Equity Line of Credit** or **Home Equity Loan**, based on:

- 0.25% interest rate discount for Best of BMO U.S.
- 0.50% interest rate discount with Auto Pay®

$75 annual fee is waived on the Home Equity Line of Credit®

Up to 2.25% interest rate discount on the **Credit Builder program** to help build or establish credit, based on:

- 0.25% interest rate discount for Best of BMO U.S.
- 2.00% interest rate discount with Auto Pay®

$50 fee waived for credit builder loan or $75 loan processing fee waived on a personal installment loan®
Create a plan for your unique goals.

- No fee to meet with a BMO Wealth Management professional to consult and develop a personalized financial plan, and you may be eligible for a 20% discount off the advisory fees of certain investment management accounts.
- May qualify for certain transaction-based brokerage account discounts through BMO Wealth Management.

Take advantage of exclusive access to lower-cost Institutional shares of the BMO Funds.

- Minimum initial investment of $1,000 for Institutional (Class I) shares of the BMO Funds.
- Institutional (Class I) shares generally have expense ratios that are generally 0.25% lower than other share classes available to retail investors.

Give the gift of choice.

- No purchase fees on BMO Harris Bank Mastercard® Gift Cards—a $4 savings.

BMO — We’re here to help.

1. Offers are subject to change at any time without notice. Unless otherwise noted, all offers are available to eligible BMO Financial Group’s U.S. employees and retirees and their spouse, domestic partner, and dependents under 26 years old. An eligible employee, retiree, spouse, domestic partner or dependent child is eligible for all offers if he or she is currently eligible to receive benefits under BMO Financial Group’s U.S. benefits plan.

2. If a spouse, domestic partner or dependent wants to receive the monthly maintenance fee waiver, they must be in joint title with the employee or retiree on the checking account receiving Best of BMO U.S. benefits. This requirement does not apply to a surviving spouse, domestic partner, or dependent of a deceased eligible employee or retiree.

3. No BMO Harris fee; however, the ATM operator or network may charge you a surcharge fee for a transaction or balance inquiry.

4. Other safe deposit box fees will continue to apply.

5. Participation in BMO Harris Rewards subject to terms and conditions found in BMO Harris Rewards Program Rules, available at bmoharris.com/bmoharrisrewardsconsumer. The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. While points and cash back don’t expire, any accrued points or cash back will be forfeited upon Account closure. All cash back is redeemable in the form of a statement credit.

6. In order to receive the annual fee waiver, you must advise your banker that you are a current or retired BMO Financial Group employee. In order to qualify for the Premier Services or Wealth Management Premium Rewards Credit Card and the related Best of BMO U.S. Bonus, you must first be a customer within the applicable segment.

7. In order to receive the Best of BMO U.S. Bonus (one time 2,500 introductory point bonus or $10 cash back bonus), you must advise your banker that you are a current or retired BMO Financial Group employee. No minimum spend required to receive the Best of BMO U.S. Bonus.

8. The eligible employee or retiree must be on the mortgage loan, or in title to the property, in order to receive the applicable discount.

9. Closing cost discount available when you authorize BMO Harris to withdraw your loan payment each month from a BMO Harris checking account using Auto Pay. This discount can only be applied to the purchase or refinance of a primary residence. Closing cost discount of $100 on with Auto Pay from your BMO Harris Smart Money Account, BMO Harris Smart Advantage® Account or BMO Harris Select Checking® account. Closing cost discount of $200 with Auto Pay from your BMO Harris Premier® Account or BMO Harris Portfolio Checking® account. FHA loans do not require Auto Pay to receive this discount.

10. BMO Harris Employer-Assisted Housing (EAH) Grant program is subject to change and can be withdrawn at any time without notice. Applicant must be a first-time homebuyer. A first-time homebuyer is someone who has not owned a home within the past 36 months. Available to full-time and part-time BMO Financial Group’s U.S. employees (20 hour minimum), as described below, of BMO Harris Bank N.A. who work at a BMO Harris location in Arizona, Florida, Illinois, Indiana, Kansas, Minnesota, Missouri, Washington or Wisconsin or any Bank of Montreal affiliate in Arizona, Florida, Illinois, Indiana, Kansas, Minnesota, Missouri, Washington or Wisconsin, who have completed one year of satisfactory service. Applicant must be in good standing with satisfactory or better performance appraisal, attendance and punctuality records as confirmed by BMO Harris Human Resources. Must be able to qualify for mortgage financing from BMO Harris Bank N.A. and subject to credit approval and underwriting guidelines. Must be able and willing to contribute at least $1,000 or 1% of the purchase price, whichever is greater, from applicant’s savings. Applicant must demonstrate commitment to working with the EAH program by meeting pertinent conditions stipulated by BMO Harris, including but not limited to credit counseling, homebuying education and filling out EAH program reports as required. Applicant cannot exceed maximum income eligibility requirements. Employee is responsible for any income taxes on $2,500 grant.

11. To receive a rate discount, you must authorize BMO Harris to withdraw your BMO Harris line of credit or loan payment each month from a BMO Harris checking account using Auto Pay. The implementation of any recommendations made during the consultation may result in trade commissions or other fees, charges or expenses.

12. Current U.S. employees of BMO Financial Corp. and its affiliates (“BMO U.S. Employees”) and their spouses, domestic partners, and children are able to purchase Institutional (Class I) shares of the BMO Funds, direct from the BMO Funds, for a minimum of $1,000. Please refer to the application for restrictions that may apply. Purchases may require pre-clearance. Please refer to the Code of Ethics before making a purchase. BMO U.S. Employees and their spouses, domestic partners, and children that currently hold the BMO Funds in a direct account may convert their shares from Investor (Class Y) to Institutional (Class I) by completing the conversion form. The following services are not available to BMO U.S. Employees or their spouses, domestic partners, or children who purchase Institutional (Class I) shares or convert from Investor (Class Y) shares to Institutional (Class I) shares through this discount:

   a. Check writing for the BMO Money Market Funds.
   b. Systematic Investment or Withdrawal Plans.
   c. Payroll Direct Deposit

   If these services are important to you, please consider purchasing or staying in our Investor (Class Y) shares. The application for Investor (Class Y) shares is available in the “Documents” section of the BMO Global Asset Management website.

13. Funds on gift cards are NOT FDIC insured. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.