

# Non-Profit Small Business Checking

## BMO Harris Bank Business Service Fee Schedule

This BMO Harris Bank Business Service Fee Schedule 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.

### Getting to know your Account — The Basics

Account Opening and Usage	Minimum deposit needed to open Account	\$100	
	Monthly maintenance fee	NONE	
	Stop payment fee	\$35	Per request or renewal.
	Account closing fee	\$50	If closed within 90 days of Account opening.
	Pays interest	NO	
Certain ATM Fees	BMO Harris ATMs	FREE	For deposits, withdrawals, transfers or balance inquiries.
	Non-BMO Harris ATMs	\$2.50	We charge this fee for each Non-BMO Harris ATM Transaction.  The ATM operator or network may also charge you a fee for a transaction or balance inquiry.
Wire Transfer Fees	Domestic incoming wire transfer	\$12 each	
	Foreign incoming wire transfer	\$12 each	
	Domestic outgoing wire transfer	\$25 each	
	Foreign outgoing wire transfer	\$45 each	
Coin & Currency Fees	<ul style="list-style-type: none"> <li>• \$0.14 per \$100 in excess of \$3,000 deposited in coin and currency per statement period</li> <li>• \$4 per order of coin and currency exceeding 4 orders per statement period</li> <li>• \$0.70 per standard strap of currency</li> <li>• \$0.04 per piece of non-standard strap of currency</li> <li>• \$6 per standard box of coin</li> <li>• \$0.20 per roll when a partial box of coin is requested</li> </ul>		
Other Transaction Fees	First 150 transactions per statement period (non-ATM deposits, checks deposited, checks paid, and ACH credits and debits) without a per-transaction fee; \$0.30 for each additional transaction.		
Statements	<p>We will send you statements monthly.</p> <p>We will send you Check Images with your statement if you request them. We will charge you a \$3 fee each statement period your Account is enrolled in this service even if there are no Check Images for a particular statement period. The fee will be waived if you select to only receive online statements through BMO Harris Online Banking® and not paper statements. To receive the waiver, you must (1) be enrolled in BMO Harris Online Banking and (2) change your “Statement Preferences” in BMO Harris Online Banking to “Electronic Only” for this Account.</p>		



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## Getting to know your Account — Insufficient Funds and Overdrafts

At our discretion, we may pay or return Items if you do not have sufficient available funds in this Account. Below are fees that may be charged if you do not have sufficient available funds in your Account.

Overdraft and Item Returned Fees	Your Account is overdrawn if it has a negative balance because the available funds in your Account are less than the amount of the Item(s) 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. Read Section 2.C of the Agreement for information on when Items post to your Account.		
	Overdraft Fee	\$35 per Item	You will be charged an Overdraft Fee for each Item we pay (regardless of the amount of the Item) when your Account is overdrawn more than \$5 after all Items are posted to the Account. An Overdraft Fee is not charged if your Account is overdrawn by \$5 or less after all the Items are posted to the Account.  We do not charge an Overdraft Fee for bank fees and service charges that overdraw your Account.
	Consecutive Day Overdraft Fee	\$5 per Business Day (Maximum 10 for each occasion your Account remains overdrawn)	You will be charged a Consecutive Day Overdraft Fee for each Business Day your Account is overdrawn in any amount after your Account is overdrawn for 3 consecutive Business Days. You will be charged this fee even if your Account is only overdrawn due to bank fees and service charges.
	Item Returned Fee (NSF)	\$35 per Item	You will be charged an Item Returned Fee (NSF) each time we return an Item unpaid because your Account does not have sufficient available funds to pay the Item.
Overdraft Protection Services	We offer Overdraft Funding and an Overdraft Protection Line of Credit <sup>1</sup> , both of which may be less expensive than overdraft and item return fees. In order to have Overdraft Funding, you must enroll in this service. In order to have an Overdraft Protection Line of Credit you must apply and qualify. Talk to your BMO Harris Banker for details.		

<sup>1</sup>All loans, lines of credit and credit cards are subject to bank and credit approval.

## Getting to know your Account — Processing Policies and Dispute Resolution

Processing Policies	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: <ol style="list-style-type: none"> <li>1. Deposits and other credits received prior to the cutoff times.</li> <li>2. ATM withdrawals and non-returnable 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.
	Funds availability summary	<ul style="list-style-type: none"> <li>• Wire transfers, electronic Direct Deposits and cash deposited into this Account at a BMO Harris branch <ul style="list-style-type: none"> <li>– Same day availability</li> </ul> </li> <li>• Checks deposited into this Account at a BMO Harris branch and deposits made at BMO Harris ATMs (cash or check) <ul style="list-style-type: none"> <li>– Next day availability</li> </ul> </li> </ul> 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. Read the BMO Harris Mobile Banking End User Terms for information on funds availability for mobile deposits.
Dispute Resolution	This Account is subject to the arbitration provision set forth in Section 7.FF of the Agreement.	



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**Miscellaneous Service Fees**

**Debit and ATM Card Fees**

BMO Harris ATM Mini-Statement Purchase.....	\$1.00
Debit or ATM Card Expedited Delivery .....	\$30.00
Debit or ATM Card Replacement .....	\$5.00
Foreign Transaction Fee <sup>1</sup> .....	3% of the transaction amount
Point-Of-Sale (POS) Transaction.....	FREE

**Miscellaneous Fees<sup>2</sup> - Customers Only**

Account Balancing / Research .....	\$40 per hour, \$15 minimum
Account Activity Printout.....	\$5.00
BMO Harris Business Bill Pay <sup>®</sup> (payments per month).....	First 20 FREE \$0.50 for each additional
Expedited Payment.....	up to \$15.00
BMO Harris Gift Card.....	\$4.00
Cashier's Check .....	\$5.00
Check (MICR) reject .....	\$0.50
Collection Item (Bond, Note, Sight Draft, Check):	
Coupon Collection .....	\$10.00 per envelope + cost <sup>3</sup>
Domestic Collection.....	\$15.00 + cost <sup>3</sup>
Foreign Collection.....	\$45.00 + cost <sup>3</sup>
Deluxe <sup>®</sup> Check Orders .....	varies by account type and style
Deposited Item Returned.....	\$7.50 each
Duplicate Statement .....	\$5.00 each

**Fax Services:**

First Page .....	\$5.00
Each Additional Page .....	\$1.00
Foreign Currency Exchange .....	\$10.00
Foreign Currency Order .....	\$10.00
Hold Mail.....	\$5.00 per month

**Legal Document Processing:**

Citations, Garnishments, Levies and Other Court Orders .....	\$100.00 + cost <sup>4</sup>
Letter of Verification .....	\$10.00
Money Order (\$1,000 maximum) .....	\$5.00
Negative Collected Fee .....	See definition <sup>5</sup>
Night Deposit Locking Bag.....	\$20.00
Night Deposit Locking Bag Replacement Key .....	\$5.00
Night Deposit Zipper Bag.....	\$5.00
Online/Telephone Banking Inquiries and Transfers.....	FREE

**Photocopies:**

First Page.....	FREE
Each Additional Page.....	\$0.50
Signature Guarantee.....	FREE
Telephone Inquiry (non-automated) .....	\$2.00
Telephone Transfer (non-automated).....	\$3.00
Temporary Checks (only sold in sets of 3).....	\$3.00 per set
Travelers Cheques [American Express <sup>®</sup> ] <sup>6</sup> .....	2% of total
Verification of Deposit Form from Third Party.....	\$5.00

**Non-Customer Fees**

Non-Customer Check Cashing Fee.....	\$10.00 per Check (for Checks \$50 or more)
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Read the BMO Harris Bank Business Service Fee Schedule for any additional fee information that applies to your Account.

<sup>1</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. <sup>2</sup>Some services are not available at all locations.

<sup>3</sup>Cost may include additional correspondent bank fees, collecting bank fees, communication fees, messenger fees and any other costs incurred. <sup>4</sup>Cost may include attorney fees and any other out-of-pocket fees. <sup>5</sup>Please see definition in the Deposit Account Agreement for Personal and Business Accounts.

<sup>6</sup>American Express<sup>®</sup> is a registered trademark of American Express Marketing and Development Corp. in the U.S. and other countries.

