

## Bank Accounts and Plans No Longer Offered<sup>1</sup>

This information is for existing account holders who currently have these Plans below. Please visit your nearest BMO Bank of Montreal branch to see how our current suite of products may provide a better solution to your banking needs.

### a. Interest Chequing Account<sup>1</sup>

The Interest Chequing Account is no longer offered to new customers and existing accounts are not transferable between BMO Bank of Montreal branches. Service charges and fees on U.S. Dollar Accounts are charged in U.S. dollars.

Services	Interest Chequing
<b>Self-serve (fees per item)</b>	
<b>Electronic</b>	
Pre-Authorized Debit	\$1.00
Debit card purchase in store <sup>2</sup> or online	\$1.00
<b>ATM</b>	
Withdrawal	\$1.00
Funds transfer	\$1.00
Electronic bill payment	\$1.00
Account history inquiry	\$1.00
<b>Telephone Banking</b>	
Funds transfer	\$1.00
Bill payment	\$1.00
<b>BMO Digital Banking<sup>3</sup></b>	
Funds transfer	\$1.00
Bill payment	\$1.00
<b>Cheque drawn on account</b>	\$1.00
<b>Assisted-service (fees per item)</b>	
<b>Branch/customer contact associate</b>	
Withdrawal	\$1.00
Funds transfer	\$1.00
Bill payment <sup>4</sup>	\$1.00
Account history inquiry	\$1.00
<b>Other Fees</b>	
<b>Account Maintenance Fee (per month)<sup>5</sup></b>	\$1.00
<b>Fee Waivers</b>	
Transaction fees waiver <sup>6,7</sup>	\$1,500
Account Maintenance Fee <sup>6</sup>	\$200

**1** These products and services are no longer offered. This information is provided to customers who may currently have these Bank Plans and accounts. BMO regularly reviews Everyday Bank Plans, accounts and services offered to ensure they meet our customers' changing needs. From time-to-time, we may revise Bank Plan fees and features included in your Plan. Notice will be provided in advance of pricing increases and changes in features or services that may no longer be included in your Plan. **2** Additional fees may be charged by the merchant for use of point-of-sale devices. **3** Digital Banking Includes Mobile, Online and Tablet **4** A bill payment handling fee of \$1.50 applies where applicable. **5** Accounts that do not meet the minimum monthly balance requirements at all times will be charged the monthly account maintenance fee and only applies to Interest Chequing Accounts that were formerly an Investment Chequing Account, Chequable Savings Account, Daily Interest Savings Account, True Savings Account or Investment Savings Account **6** The fee waiver only applies to Interest Chequing Accounts that were formerly an Investment Chequing Account, Chequable Savings Account, Daily Interest Savings Account, True Savings Account or Investment Savings Account and is based on the minimum monthly balance being maintained at all times. Waivers will be lost if the account becomes part of an Everyday Bank Plan or is switched/changed to another account type. **7** Fee waiver only applies to the day-to-day banking transactions listed in the table above and does not include other services which a per-item fee may apply.

## b. Discontinued Bank Plans<sup>1</sup>

The following applies only to existing Bank Plans that are no longer offered. These features will be lost if the Bank Plan is changed.

Bank Plan Features	Standard Plan	i.connect Plan	Enhanced Plan	Senior Plan
<b>Everyday Banking</b>				
• Monthly transaction limit including account history inquiries <sup>2,3</sup>	50	60 self-serve only	70	Unlimited
• Monthly number of withdrawals using a non-BMO ATM on the <i>Interac</i> network in Canada <sup>4,5</sup>	\$2.00/each	4	4	1
• Monthly number of <i>Interac</i> e-Transfer transactions <sup>8</sup>	Unlimited	Unlimited	Unlimited	Unlimited
• Fee for assisted-service debit transactions and/or account inquiries	-	\$1.00/each	-	-
• Fee for debit transactions and/or account history inquiries in excess of monthly transaction limit <sup>2</sup>	\$1.25/each	\$1.25/each	\$1.25/each	-
• Cheque image return option and view cheque online <sup>6</sup>	✓	✓	✓	✓
• Assisted-service bill payments	✓	\$1.50/each	✓	✓
• eStatement	✓	✓	✓	✓
• Monthly paper statement or passbook <sup>5,7</sup>	\$2.00/month	\$2.00/month	\$2.00/month	1
<b>Added protection</b>				
• Overdraft Transfer Service between personal accounts in the Bank Plan to cover overdraft <sup>9</sup>	\$5.00/transfer	\$5.00/transfer	\$5.00/transfer	✓
• Overdraft Protection: Standard <sup>10</sup>	\$5.00/month	\$5.00/month	\$5.00/month	\$5.00/month
• Overdraft Protection: Occasional <sup>10,11</sup>	\$5.00/item	\$5.00/item	\$5.00/item	\$5.00/item
<b>Travel needs</b>				
• International: Monthly number of withdrawals using a non-BMO Harris ATM on the Cirrus <sup>®</sup> * network in the United States/outside the United States <sup>4,5</sup>	\$3.00/\$5.00	2	2	2
• International: Debit card transactions at merchants using the Maestro <sup>®</sup> * or Mastercard <sup>®</sup> * network <sup>12</sup>	✓	✓	✓	✓
• Preferred exchange rate when buying or selling U.S. cash (up to US\$5,000 per transaction)	-	✓	✓	✓
• U.S. dollar bill payments through BMO Telephone Banking	-	✓	✓	-
• Trip protection included at no additional cost to you with your BMO Travel Medical Insurance purchase <sup>13</sup>	-	-	-	✓
<b>Additional features</b>				
• Personalized cheques (cheque styles limited)	Varies by style	Varies by style	Varies by style	✓
• Money orders and drafts (in available currencies) <sup>14</sup>	\$7.50/each	\$7.50/each	\$7.50/each	✓
• Certified cheques	\$20.00/each	\$20.00/each	\$20.00/each	✓
• Stop payments (Individual/Series)	\$12.50/\$20.00	\$12.50/\$20.00	\$12.50/\$20.00	✓
• Safety deposit box annual \$5.00 discount (subject to availability — one box per Bank Plan)	-	-	-	✓
• Acceptance of post-dated items for deposit	\$3.00/each	\$3.00/each	\$3.00/each	✓
• Waive redemption fee for withdrawals from Retirement Savings Plan (RSP) for BMO Term Investments or BMO Mutual Funds	-	-	-	✓
• RSP transfer fees charged by other financial institutions when transferring RSP balances to BMO Bank of Montreal are reimbursed up to \$25	-	-	-	✓
• 50% discount on annual fee for Self-Directed RSP or Retirement Income Fund (RIF) offered by Nesbitt Burns Inc. <sup>15</sup>	-	-	-	✓
• Annual fee waived for Self-Directed RIF, LIF or RLIF (no minimum) and an RSP, LIRA or RESP with minimum account balances of \$25,000 offered by BMO InvestorLine <sup>15</sup>	-	-	-	✓
• Certificate of confirmation of balance	\$10.00/each	\$10.00/each	\$10.00/each	✓
<b>Monthly Plan fee</b>	<b>\$15.00</b>	<b>\$15.00</b>	<b>\$17.00</b>	<b>Free</b>
• Minimum monthly balance needed in a Primary Chequing Account to eliminate monthly fee <sup>16</sup>	\$4,000	\$4,000	\$5,000	
• Minimum monthly balance needed in an Interest Chequing Account to eliminate monthly fee <sup>16,17</sup>	\$10,000	-	\$15,000	

Items indicated with a “-” are not applicable to the selected Bank Plan.

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