

# Banking Solutions Guide

## For your personal financial needs



# Welcome

## Thank you for choosing BMO Bank of Montreal<sup>®</sup>

At BMO Bank of Montreal we recognize that your financial needs, goals and priorities are distinctly yours.

BMO offers a wide array of banking services, and we'll be pleased to discuss your needs with you at your local BMO branch. We can also help you set up access to your accounts and to other financial services and products in a way that's most convenient to you, from virtually anywhere.

If you need to contact us, just visit any BMO branch or give us a call, and our customer service representatives will be happy to assist you. We're also available online or through our full-service Automated Banking Machines (ABMs), 24 hours a day, 7 days a week.

Keep this brochure handy as a convenient reference guide. Whatever your financial needs, however they evolve, we're here to serve you.

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# Managing your money

*BMO Bank of Montreal offers banking solutions that fit your specific financial needs — accounts, banking plans, services and investing — that are easy to understand, flexible and convenient. Plus, you can now take advantage of extended hours at most branches.*

## Everyday Banking Plans

BMO Bank of Montreal offers a comprehensive range of Banking Plans that allow you to get the most value from your personal accounts while banking the way you want. If your needs change, it's easy to change your Banking Plan.

## BMO MoneyLogic™

Take advantage of **BMO MoneyLogic**, a new tool that gives you more control over your money by helping you to easily manage your day-to-day finances in one place.

BMO MoneyLogic is available to you through BMO Online Banking — no need to sign up to receive it, and no additional fee. It will help you to consolidate your transactions, set your savings goals and spending budgets, and track your spending habits.

Starting to bank with BMO Bank of Montreal is simple and convenient with **PowerSwitch®**, our free service that lets you transfer your account balances and automatic deposits from another bank to BMO<sup>1</sup>. We can help you make all your transactions effortless — you'll never miss a payment with our pre-authorized bill payments and you'll enjoy the timeliness of automatic deposits with a pre-authorized credit.

## Enjoy BMO advantages:

- Open the number of accounts you need, either chequing or savings in Canadian or U.S. dollars (except for Smart Saver account), all under one Banking Plan for one monthly fee<sup>2</sup>.
- Reduced banking costs when you maintain a specified minimum monthly balance and have a Primary Chequing Account designated as your lead account.



For more information on banking essentials, accounts and plans, pick up a copy of our *Better Banking Guide* either at **bmo.com/agreements** or at any of our branches.

- Seniors, Kids, Teens, Students and Recent Graduates have options to bank for free when they qualify.
- Teens, Students and Recent Graduates will receive their paperless Everyday Banking Statement electronically — giving access to latest transactions and most current balances at any time<sup>3</sup>. Register today through Online Banking at **bmo.com**
- Add **BMO Account Tracker**<sup>®</sup> — a free money management service — for a complete picture of your personal finances, when you maintain a total of \$25,000 or more invested in BMO Mutual Funds, BMO Term Investments, or a combination of both.

## Your BMO Debit Card

Your **BMO Debit Card** provides convenient access to online and telephone banking, ABMs and any BMO Bank of Montreal branch. You can also make purchases using your bank card.



## BMO MasterCard<sup>®\*</sup>

At BMO Bank of Montreal<sup>®</sup>, we will help you to select a credit card in a few easy steps. Select a **BMO MasterCard**<sup>®\*</sup> credit card that fits your lifestyle and enjoy rewards such as: AIR MILES<sup>®†</sup> reward miles, CashBack<sup>®</sup> to spend as you please, or a credit card with a lower interest rate. We've got a card that's right for you.

To learn more, visit **bmo.com/mastercard**, or pick up a copy of *Your guide to selecting a BMO MasterCard* at your local branch.

## Earn AIR MILES<sup>®†</sup> reward miles!

- Only at BMO Bank of Montreal can you collect valuable reward miles for your banking.
- Enjoy a wide variety of rewards<sup>4</sup> ranging from gift certificates to travel when you redeem your reward miles.
- Sign up today by calling **1-888-AIR-MILES** (1-888-247-6453) or visit **airmiles.ca**
- Find out how fast your reward miles can add up. Visit **bmo.com/airmiles** or your local branch, or call **1-877-CALL-BMO** for more details.



# Student life



*As a student, you're getting an education. You're also learning about the real facts of life. Tuition, books and travel can be expensive, plus you have day-to-day expenses to manage. Some expenses are beyond your control. But why pay more than you have to?*

Student banking should be simple.

And it should be free.

BMO Bank of Montreal is the only bank to offer **FREE banking**<sup>5</sup> during and after graduation. Plus, you also get a **FREE SPC Card**<sup>6</sup> that will provide you with discounts at hundreds of SPC retailers all year long.

At BMO, we think students deserve a break. So we've got offers and options designed to help students like you meet your banking needs as painlessly as possible.

For more information, visit us online at [bmo.com/studentbanking](http://bmo.com/studentbanking)

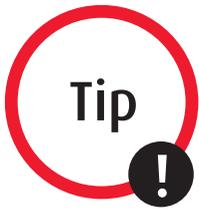
**Tip**



**How will you manage your day-to-day affairs such as paying your bills?**

Visit BMO SmartSteps<sup>®</sup> for Students at

[bmo.com/smartstudents](http://bmo.com/smartstudents) for tips and ideas to help you stay on top of your money.



**Tip**

Reducing your budgeted expenses **by just \$3 a day** can add up to more than \$1,000 in savings over a year.

## Some Q & As to help you manage your money smartly

### 1. How will you get to your money when you need it?

If you need cash outside of regular banking hours, count on our nationwide network of ABMs. Need to pay a bill or check your account? Online Banking and Telephone Banking make it a breeze.

### 2. Do you want to turn your money into more money?

Earn higher interest with a BMO Bank of Montreal Premium Rate Savings account or Smart Saver account. Check out our rates.

### 3. Do you want to establish your credit rating and enjoy exclusive discounts at thousands of SPC Card retailers nationwide?

When you choose a BMO SPC<sup>®\*</sup> MasterCard<sup>®\*\*</sup> it's like getting two great cards in one. Not only do you get all the great benefits of a BMO MasterCard, but you will also get exclusive discounts at hundreds of SPC Card retailers nationwide for NO ADDED FEE. From fashion and accessories to food and entertainment to travel and more, the BMO SPC MasterCard saves you money, helps you build an all-important credit

record, and even gives you added rewards with AIR MILES<sup>®†</sup> reward miles or CashBack<sup>®</sup> without paying an annual fee.

### 4. Need some help paying for your education?

Ask at your nearest BMO Bank of Montreal branch about our Student Line of Credit and Professional Student Line of Credit, and Medical Student Line of Credit.

### 5. What happens when you graduate?

Don't worry, we won't forget about you. For the 12 months immediately after you graduate, you can continue to bank for free with the BMO Bank of Montreal Plus Plan<sup>‡</sup>.





Take a tour or sign up for Online Banking at [bmo.com](https://www.bmo.com)



## Online Banking

*You can take advantage of the time-saving convenience, ease, efficiency and security of Online Banking so you can bank the way you want, when you want.*

**Online Banking gives you 24/7 access to your accounts from any computer, allowing you to:**

- check bank balances, pay bills and transfer funds between accounts
- use BMO Mobile Banking and bank on-the-go directly from your mobile device, 24 hours a day, 7 days a week — all within a simple, secure environment
- use BMO MoneyLogic to view, track and manage your money
- receive and view bills online through e-post<sup>TM††</sup>, Canada Post's free online mail delivery service (receive, pay, print and store bills, such as phone, cable and credit cards)
- order cheques and travellers cheques
- check personal mortgage, loan and investment balances
- access general information on BMO Bank of Montreal products and services
- open an account or apply online for mortgages, loans or a BMO MasterCard
- send and receive money electronically to and from anyone in Canada who has an email address and a Canadian bank account<sup>7</sup>
- and much more.

# Borrowing money



*BMO Bank of Montreal's suite of borrowing solutions is designed to meet your needs today and tomorrow. You'll benefit from competitive interest rates, flexible repayment terms and convenient access to the funds you borrow.*

**You may have many borrowing needs, including:**

- a home purchase or renovations
- the consolidation of existing loans and other debt to manage your budget more effectively
- the purchase of a vehicle
- a requirement for additional funds for everyday spending
- to help pay for your education
- investing
- taking a vacation, or
- the purchase of a dream vacation property

BMO Bank of Montreal has a range of borrowing solutions to choose from, including **Homeowner ReadiLine®** and mortgages; lines of credit; loans and credit cards, which you can protect with simple, easy to understand insurance options.

**Find**

For great ideas on borrowing solutions, visit BMO SmartSteps® for spending and borrowing at [bmo.com/smartsteps](https://www.bmo.com/smartsteps)

# Buying, owning and protecting a home



*From buying a home to paying it off as quickly as possible, we can help you find a home financing solution that makes you feel comfortable whether your priority is security, flexibility, or a combination of both.*

## Buying your home

The purchase of a home may be the largest investment you'll ever make. Add peace of mind to your home-buying experience by relying on our expertise. Your mortgage representative can provide advice on how to save funds for a down payment, help you choose your best mortgage option and even obtain a pre-arranged mortgage.

Let BMO Bank of Montreal help you design a home ownership plan that takes into account:

- your comfort level regarding fluctuations in interest rates and mortgage payments over time as well as your need for stability and security
- your expectations about your future income
- the prospect of selling your home and buying another, and
- the peace of mind that comes with mortgage life and disability insurance.



Homeowner ReadilLine is based on the idea that the equity in your home should be available to be accessed when you want it or need it. To find out more, visit [bmo.com/readywhenyouare](https://www.bmo.com/readywhenyouare)

## Owning your home

A mortgage helps to make home ownership possible. Being mortgage-free makes home ownership extra enjoyable.

BMO Bank of Montreal mortgages come equipped with options to let you pay off your mortgage faster. Take advantage of numerous options such as:

- make lump-sum prepayments<sup>8</sup>;
- pay more often to lower your interest costs and pay off your mortgage sooner

## Protecting your home

As a homeowner, your single greatest financial obligation is likely your mortgage. There are two ways to ensure your family remains secure.

- **Mortgage Life Insurance<sup>9</sup>** will pay the balance of your mortgage (up to a maximum of \$600,000) in the event of your death
- **Mortgage Disability Insurance<sup>9</sup>** will continue making mortgage payments (up to a maximum of \$3,000 per insured person a month) on your behalf when you are unable to work



For advice and tips on home financing visit SmartSteps<sup>®</sup> for Homeowners at [bmo.com/smarthomeowners](https://www.bmo.com/smarthomeowners)



# Investing your money



*Whether you want to invest for your retirement, plan for a child's education or save for a new home or car, BMO® Financial Group has the expertise to help you attain your goals.*

## How we can help you invest

### **BMO Term Investments**

BMO Bank of Montreal offers a wide-range of GICs that are ideal for investors seeking safety, stability and growth potential<sup>10</sup>.

### **BMO Mutual Funds**

A comprehensive range of mutual funds and innovative portfolio solutions designed to

meet the needs of investors, including: BMO LifeStage Plus Funds, BMO SelectClass® Portfolios and BMO Intuition® RESP Portfolios<sup>11</sup>.

### **BMO InvestorLine®**

BMO InvestorLine clients invest online with confidence. With a reputation for innovative, leading edge tools and unparalleled client-focused service, BMO InvestorLine has everything you need to make the best online investment decisions. Our self directed online investors have access to outstanding resources such as unbiased third party research, easy-to-use stock selection tools, and personalized notifications about their holdings.

### **BMO Nesbitt Burns®\*\***

Offers a full-service investing relationship with an Investment Advisor for those who seek personalized advice and comprehensive wealth management services. BMO Nesbitt Burns Investment Advisors provide access to a wide range of investment and financial solutions designed to best suit your needs.

### **BMO Harris Private Banking™**

Integrated wealth management solutions for affluent individuals who seek a variety of services including banking, investment management, estate, trust and various family office services such as philanthropy and business succession planning<sup>12</sup>.



Visit BMO SmartSteps® for Investing at [bmo.com/smartinvesting](https://www.bmo.com/smartinvesting) for advice, products, and tools that will help you keep more of your money and stay on track with your investments.

*Investment planning is easier than most people think and, at BMO Financial Group, we will take the time to understand your individual needs. Our trained investment professionals are prepared to tailor retirement solutions to both your short- and long-term goals.*



## For all of your investing needs

### Registered Retirement Savings Plans (RRSPs)

Build a solid financial foundation for your future. Learn about the benefits of contributing to an RRSP to help you save for the long term and save on tax.

### Registered Education Savings Plans (RESPs)

Gain the benefits of saving for your children's education by investing in an RESP, as well as earn the Canada Education Savings Grant.

### Registered Retirement Income Funds (RRIFs)

Convert your RRSPs into retirement income to create a reliable stream of investment income with a RRIF. We can outline the key benefits of RRIF strategies and RRIF options to help ensure your retirement income meets your lifestyle needs.

### Continuous Savings Plans (CSPs)

Saving money in a CSP is a great way to make your goal of a vacation, new car, or your first home that much easier. Make regular investments to make your dream a reality.

To learn more about the basics of investing, investment options and more, speak to an investment professional at your branch or call BMO Investment Centre at **1-800-665-7700**.

# Retirement planning



*Retirement is as individual as you are and comes with new challenges — both financial and non-financial.*

At BMO Financial Group, we have been listening as our customers discuss their expectations and concerns for retirement. Retirement planning is about more than just how much money is required. There are lifestyle and personal factors that also need to be considered in order to successfully transition into the next phase of your life.

Factors to consider:

- Will you have a transition period between full-time employment and full retirement?
- Have you prepared a budget? Updated your estate plan?
- Do you expect to live to 90, maybe even 100?
- What type of investor are you — conservative, income, or growth-oriented?

- Have you factored in the financial implications of long-term healthcare?
- Will you be caring for a relative or dependent?

By asking relevant questions, listening carefully and understanding your life goals, our investment professionals can help you determine whether your plan is going to meet your expectations. And, if it isn't, we'll modify your plan, so that it is flexible and tailored to your changing needs.

**Find**



Find out how much money you'll need for your retirement and whether or not your current retirement savings will get you to your goal. Check out our interactive **Retirement Savings Outlook** tool at [bmo.com/retirementoutlook](https://bmo.com/retirementoutlook)

# Your security. Our priority.

## Security

At BMO Bank of Montreal, we are committed to providing a secure banking environment. We continually strive to do our utmost to ensure that your information is protected. We have a variety of security measures in place to protect your information. To find out more visit [bmo.com/security](http://bmo.com/security)

## Privacy

From the day BMO Bank of Montreal was founded in 1817, we have been committed to keeping all information about you and your banking relationships with us confidential. In any business, keeping personal information private is important; in financial services, it is critical. Read the full privacy code at [bmo.com](http://bmo.com)

BMO Financial Group provides this brochure to clients for informational purposes only. Professional advice should be obtained with respect to any circumstance.

- 1 Premium Rate Savings, Smart Saver, and U.S. dollar accounts excluded.
- 2 Up to 20 Primary Chequing or Premium Rate Savings accounts (excluding Smart Saver account) are eligible to be opened under the Plan of your choice for one monthly fee, subject to the Plan's monthly transaction limits.
- 3 Includes statements for Personal Banking accounts such as Primary Chequing, Interest Chequing, Premium Rate Savings and Smart Saver Accounts. Should you prefer to continue receiving a paper copy of your Everyday Banking statement, please notify your local branch or call us at 1-877-CALL-BMO. There is a \$2 monthly fee that will be charged per statement you request. Kids will continue to receive paper copies of Everyday Banking statements for no fee. By selecting to not receive a paper statement you will no longer be able to receive cheque (image) return each month. If we use your Everyday Banking statement to communicate information to you about other BMO credit arrangements, you will not be able to stop receiving these statements. We will let you know if this applies.
- 4 All Rewards offered are subject to the Terms and Conditions of the AIR MILES Reward Program, are subject to change and may be withdrawn without notice. Some restrictions apply. Quantities may be limited. See [www.airmiles.ca](http://www.airmiles.ca) for details.
- 5 Applies to Student Discount Program in the Plus Plan when a Primary Chequing or Premium Rate Savings account is opened. Customer is responsible for all the fees of any transactions, services and products not included in the Everyday Banking Plan. You must be a full-time student at a post-secondary university, college or registered private vocational school, and you must provide us with annual proof of registration by November 1 of each year. As a Recent Graduate, you will need proof of graduation from post-secondary education by November 1 of the year you graduate to enjoy the discounted program one year post graduation.
- 6 Customers with a BMO SPC MasterCard<sup>®</sup> will not receive a separate SPC card with their account.
- 7 The recipient must bank at a financial institution operating in Canada and have a Canadian address.
- 8 Applicable provided the mortgage is in good standing and provided you have not obtained an official payout statement. Restrictions and conditions may apply.
- 9 Additional limitations and conditions apply. See the Certificate of Insurance for more details.
- 10 BMO GICs are issued by Bank of Montreal Mortgage Corporation and unconditionally guaranteed by Bank of Montreal.
- 11 BMO Mutual Funds and BMO Intuition Portfolios are offered by BMO Investments Inc., a financial services firm and separate legal entity from Bank of Montreal. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.
- 12 BMO Harris Private Banking is comprised of Bank of Montreal, BMO Harris Investment Management Inc., and BMO Trust Company. Banking services are offered through Bank of Montreal. Investment Management services are offered through BMO Harris Investment Management Inc., an indirect subsidiary of Bank of Montreal. Estate, Trust, Planning, Administration, Custodial and Tax services are offered through BMO Trust Company, a wholly owned subsidiary of Bank of Montreal.

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<sup>®</sup> Registered trade-marks of MasterCard International Incorporated.

<sup>®/®</sup> Nesbitt Burns is a registered trade-mark of BMO Nesbitt Burns Corporation Limited, used under licence. BMO Nesbitt Burns Inc. and BMO Nesbitt Burns Ltée are indirect subsidiaries of Bank of Montreal and Member-Canadian Investor Protection Fund.

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<sup>TM†</sup> Trademark of Canada Post Corporation, used under licence.

<sup>®†</sup> Registered trade-mark of Student Price Card Ltd.



**Ask**



**We're here to help**

At BMO Bank of Montreal, we are here to help you whenever you wish to discuss your financial needs or concerns. Simply call your local branch and talk to a customer service representative.

Feel confident about relying on us to help meet your financial needs and provide you with sound advice. At BMO Financial Group, you have access to a variety of professionals who are available to meet your needs and who can proactively provide you with sound advice and the right financial solutions.

**Contact us at any time. We are available 24 hours a day, 7 days a week.**

**Call us at:  
1-877-CALL-BMO**

**TTY line for the deaf or hearing impaired:  
1-866-889-0889**

**Visit us at:  
[bmo.com](http://bmo.com)**

**Drop by:  
any BMO Bank of Montreal branch**