

## We've made some improvements to our Smart Saver Account.

- Earn a high interest rate on every dollar in the account, no matter what your balance.
- Get unlimited free transfers from your Smart Saver Account to your other BMO accounts through any BMO channel — Online and Mobile Banking, telephone banking, branch, customer contact agent, or BMO ATM.

## We've also made changes to our *Interac* e-Transfer offerings.

Feature	Current	Starting May 1, 2013
<i>Interac</i> E-Transfer daily sending limit <sup>1</sup>	\$1,000	\$3,000
Number of <i>Interac</i> e-Transfers included in the Premium Plan	2 per month	5 per month
Teens, Students and Recent Graduates in the Performance or Plus Bank Plans <sup>2</sup>	1 per month	2 per month
Effective May 1, 2013, <i>Interac</i> e-Transfers will no longer be included in the Plus, Performance, Enhanced <sup>3</sup> , Standard <sup>3</sup> and i.connect <sup>3</sup> Bank Plans. A fee of \$1.50 will apply per transaction.		

Speak to us about these changes or for advice on finding the best solutions to your banking needs.



Making money make sense<sup>®</sup>

<sup>1</sup> Maximum \$3,000 per day; individual limits may be lower. Weekly and monthly limits apply.

<sup>2</sup> Teens, Students and Recent Graduates in the Plus or Performance Plan and enrolled in the Discounted banking program.

<sup>3</sup> The Enhanced, Standard and i.connect Bank Plans are no longer offered.

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<sup>®†</sup> Bank of Montreal is a licensed user of the registered trade-mark of *Interac* Inc.