We're here to help.

FirstBank Cash Concentrator Service Schedule

This is a Schedule to the Treasury Services Master Agreement (the "**Master Agreement**"). All capitalized terms not defined in this Schedule shall have the meaning given to them in the Master Agreement or in any other applicable Schedule. In addition to the terms and conditions in the Master Agreement, the Client agrees to the following:

1. Services

1.1. The Firstbank Cash Concentrator Service provides:

(a) a daily concentration to the Client's designated account with BMO of deposits the Client makes at or through:

- BMO's branches or other locations BMO permits;
- any other deposit-taking financial institution in Canada (in conjunction with the Client's use of the DrawCheque Service or other applicable service for retrieval);

(b) the reports or data files the Client selects;

all in accordance with the requirements in any User Documentation.

1.2. The Client is responsible for the preparation of deposits in accordance with the User Documentation.