

We've made changes to some of our Everyday Bank Plan fees, effective **December 1, 2017.**

Monthly Plan Fee – effective December 1, 2017

This information will help you understand these changes and how they apply to you.

Plan	Previous	New
Performance Plan	\$14.95	\$15.95¹
Performance Plan with Discounted Banking Program		
- Kids, Teens, Students, Recent Graduates	\$4.00	\$5.00
- Seniors and beneficiaries of a Registered Disability Savings Plan	\$10.95	\$11.95
- BMO Perks at Work	\$9.95	\$10.95
AIR MILES^{®†}	\$14.95	\$15.95
AIR MILES^{®†} Plan with Discounted Banking Program		
- Seniors and beneficiaries of a Registered Disability Savings Plan	\$10.95	\$11.95
- BMO Perks at Work	\$9.95	\$10.95
Standard Plan	\$14.00	\$15.00
i.Connect Plan	\$14.00	\$15.00

2017 Pricing Changes FAQ

How can I avoid the monthly Plan fee?

Eligible² Bank Plans offer a minimum balance waiver. By maintaining a minimum balance every day of the month in your chequing account, you can receive a full monthly Plan fee waiver. All of our Plan and per-item fees can be found online at BMO.com/banking.

How can I get more value out of my Plan?

BMO chequing accounts are a safe, convenient place to keep money that you use for day-to-day spending or to pay bills over the short term. To get even more value out of your current Plan, you can:

- **Receive tailored banking advice:** We'll work with you to help you decide which account is right for you.
- **Share your Plan with your spouse or partner:** As a couple, you can bank together and pay just one monthly fee, by opening joint and/or individual bank accounts under one plan.
- **Take advantage of BMO Banking Services that are included with your BMO account:** Enjoy 24/7 banking online, Android Pay™*, Apple Pay‡, access to over 900 branches, FREE** , unlimited *Interac* e-Transfer®§ transactions, and more!

Will there be any impact to me, as a Canadian Defence Community Banking (CDCB) or BMO NewStart™ customer?

No, we have increased your discount amount to \$15.95 from \$14.95 per month so that there is no change in the monthly Plan fee that you are currently paying.

If you have any questions, please visit your local branch or call 1-877 CALL BMO (225-5266).

Thank you for choosing BMO.

BMO  **Bank of Montreal**

We're here to help.™

¹ Canadian Defence Community Banking and BMO NewStart™ Everyday Bank Plans are not affected.

² Minimum balance waiver is applicable to: Performance Plan, Standard Plan and i.Connect Plan (only Primary Chequing Account)

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⁰³ *Interac* e-Transfer is a registered trademark of *Interac* Inc. Used under license

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⁰⁵ Apple, the Apple Logo, Apple Pay, iPhone, Apple Watch and Touch ID are trademarks of Apple Inc., registered in the U.S. and other countries. iOS is trademark or registered trademark of Cisco in the U.S. and other countries.

⁰⁶ The \$1.00 service fee that may have applied when you use *Interac* e-Transfer has been eliminated for customers with an Everyday Bank Plan. The monthly Plan fee may still apply. Other transaction fees may apply if you have a Bank Plan that does not include unlimited everyday banking transactions. A cancellation fee may still apply when you cancel the transaction.