

We're making changes to some of our Bank Plans and Fees for Everyday Banking, effective **December 1, 2019.**

This information will help you understand these changes and how they apply to you. The following changes apply to Personal Banking customers:

Non-BMO ATM Withdrawal Fee in the U.S.

	Current	Effective December 1, 2019
Fee to withdraw from non-BMO Harris ATMs on the Cirrus® network in the United States ¹	\$3.00 each	\$5.00 each

Note: Fee does not apply for withdrawals from BMO Harris ATMs on the Cirrus network in the United States.

Plus Plan

To confirm your Bank Plan, please refer to the upper right corner of your statement.

	Current	Effective December 1, 2019
Monthly transaction limit including account history inquiries ^{2,3}	30	25

A fee of \$1.25 will apply for each debit transaction and/or account history inquiry in excess of the monthly transaction limit.

2019 Plan & Fee Changes FAQ

How can I minimize fees for withdrawing cash from U.S. ATMs?

You can plan ahead and withdraw U.S. cash from any BMO branch in Canada before you visit the United States. You can also use BMO Harris ATMs in the United States at no charge. For more extensive ATM needs while travelling, consider switching to the Premium Plan which provides unlimited non-BMO ATM withdrawals worldwide¹.

Do you have other Bank Plan options if I need more than 25 monthly transactions?

Yes, the Performance, Premium and AIR MILES^{®†} Plans will continue to offer unlimited monthly transactions². The monthly Plan fee differs by Plan. For more information please visit [bmo.com/banking](https://www.bmo.com/banking).

For further information about Bank Plans and Fees for Everyday Banking, please visit [bmo.com/banking](https://www.bmo.com/banking).

If you have any questions, please speak to a representative at your local branch or call us at 1-877 CALL BMO (225-5266). BMO also accepts calls made via Telecommunications Relay Service (TRS).

Thank you for choosing BMO.

BMO  **Bank of Montreal**

We're here to help.™

¹ Non-BMO and non-BMO Harris ATMs may charge a convenience fee. The convenience fee is not charged by BMO and is added to the total amount of your withdrawal. You are responsible for the convenience fee that may be applied to your transaction.

² You are responsible for the transaction, service and product fees not included in your Bank Plan.

³ Account history inquiries completed through BMO Mobile, BMO Online Banking and the telephone interactive voice response (IVR) system do not count towards the monthly transaction limit.

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