

Get to know the Best of BMO U.S.¹



BMO Relationship Checking



All employees get BMO Relationship Checking, our best checking account available.

- Exclusive Best of BMO U.S. benefits: No monthly maintenance fee^{1,2} and complimentary check orders (any style)
- Access to Relationship Package benefits that reward you for your financial progress: Silver, Gold, Platinum and Premier
- No fee for paper statements, cashier's checks and money orders
- Unlimited free non-BMO ATM transactions,³ with a rebate of up to \$25 in ATM surcharge fees assessed by the ATM operator or network each statement period
- Tiered interest—the higher your balance, the more you may earn
- No annual rental fee for a 3"x5" safe deposit box or 50% discount for an up to 5"x10" box⁴

Growth Money Market



Grow your money even more with a Growth Money Market account.

- The monthly maintenance fee and minimum balance requirement are waived^{1,2}
- Maximize your savings with tiered interest rates, the more you deposit the higher your interest rate can be and the more you can earn⁵
- Amplify your savings with a higher interest rate on your Growth Money Market balance when you have qualifying activities in an existing or new BMO Relationship Checking account⁶

Credit Card



Get a card you'll want in your wallet. Our BMO rewards and cash back credit cards come with competitive rewards and great bonuses.⁷

- Annual fee waived for the BMO Premium Rewards Credit Card, BMO Premier Services Premium Rewards Credit Card, BMO Wealth Management Credit Card, and BMO Boost Secured Credit Card⁸
- 2,500 introductory point bonus for U.S. consumer point-based rewards credit cards^{7,9}
- \$10 introductory cash back bonus on top of current cash back offers for BMO Cash Back Card^{7,9}
- Personalize your first name on a BMO credit or debit Mastercard® or BMO ATM Card to proudly display your **True Name™** to reflect your true identity¹⁰

Mortgage



Make your dream home your new home.

- 0.125% interest rate discount for purchases and refinances¹¹
- First-time homebuyers may be eligible to receive the BMO Employer-Assisted Housing (EAH) Grant for \$2,500 in closing costs or down payment assistance¹²

Loans, Home Equity Lines of Credit, and Credit Builder



Get the money you need to realize your dreams.

Up to 0.50% interest rate discount on any new **BMO personal installment loan** or **saving secured loans**, based on:

- 0.25% interest rate discount for Best of BMO U.S.
- 0.25% interest rate discount with Auto Pay¹³

Up to 0.50% interest rate discount on a new **BMO Home Equity Line of Credit** or **Home Equity Loan**, based on:

- 0.25% interest rate discount for Best of BMO U.S.
- 0.25% interest rate discount with Auto Pay¹³

\$75 annual fee is waived on the Home Equity Line of Credit^{11,14}

No to low closing costs on a HELOC for owner occupied loans with amounts up to \$500,000

1.00% interest rate discount on a **Credit Builder** loan to help build or establish credit, with Auto Pay¹³

\$75 loan processing fee is waived on Credit Builder loans



Visit the Best of BMO U.S. page on BMO Central or call the employee hotline at 888-398-2265 to learn more about exclusive employee offers.

Continued

Financial Planning



Create a plan for your unique goals

- Work with **BMO Wealth Management** to help with your financial planning needs
- Complimentary consultation and personalized financial plan
- May be eligible for a 20% discount off management fees for investment management accounts

"BMO Wealth Management" is a brand name that refers to BMO Bank N.A. and certain of its affiliates that provide certain investment, investment advisory, trust, banking, and securities products and services. Investment products and services: **ARE NOT A DEPOSIT-NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY-NOT GUARANTEED BY ANY BANK-MAY LOSE VALUE.**

Certain restrictions apply. Please contact your banker.



- 1 Offers are subject to change at any time without notice. Unless otherwise noted, all offers are available to eligible BMO Financial Group's U.S. employees and retirees and their spouse, domestic partner, and dependents under 26 years old. An eligible employee, retiree, spouse, domestic partner or dependent child is eligible for all offers if he or she is currently eligible to receive benefits under BMO Financial Group's U.S. benefits plan.
- 2 If a spouse, domestic partner or dependent wants to receive the monthly maintenance fee waiver, they must be in joint title with the employee or retiree on the checking account receiving Best of BMO U.S. benefits. This requirement does not apply to a surviving spouse, domestic partner, or dependent of a deceased eligible employee or retiree.
- 3 No BMO fee; however, the ATM operator or network may charge you a surcharge fee for a transaction or balance inquiry.
- 4 Other safe deposit box fees will continue to apply.
- 5 Growth Money Market has a minimum \$25 opening deposit requirement and is a variable rate account. Interest rates and Annual Percentage Yields (APY) may change daily after the account is open. Interest rates and APYs offered within two or more consecutive tiers may be the same. In this case, multiple tiers will be shown as a single tier. Interest is calculated on the entire collected balance daily at the rate in effect for that balance tier. You must maintain the required minimum collected balance for each tier to earn the APYs disclosed. A periodic rate is applied on the collected balance in the account daily. Interest is compounded daily on the collected balance and credited to the account monthly on the statement period date. Checks you deposit into your account begin to earn interest on the Business Day we receive credit for them.
- 6 We may offer a higher interest rate on the Growth Money Market Account when you are an Account Owner of both a BMO Relationship Checking Account that has qualifying activities and a Growth Money Market Account. See the Growth Money Market Deposit Account Disclosure for details. For account and fee information or current interest rates, visit bmo.com.
- 7 Participation in BMO Flex Rewards Program subject to terms and conditions found in BMO Flex Rewards Program Rules, available at bmo.com/en-us/main/personal/credit-cards/points-rewards/. The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. While points and cash back don't expire, any accrued points or cash back will be forfeited upon Account closure. All cash back is redeemable in the form of a statement credit.
- 8 In order to receive the annual fee waiver, you can apply through the employee digital application or you must advise your banker that you are a current or retired BMO Financial Group employee. In order to qualify for the Premier Services or Wealth Management Credit Card and the related Best of BMO U.S. Bonus, you must first be a customer within the applicable segment.
- For Premium Rewards, annual fee is waived first year, and each subsequent year when the cardholder spends at least \$2,500 the prior year.
- 9 In order to receive the Best of BMO U.S. Bonus (one time 2,500 introductory point bonus or \$10 cash back bonus), you must advise your banker that you are a current or retired BMO Financial Group employee. No minimum spend required to receive the Best of BMO U.S. Bonus.
- 10 True Name™ is available for all personal and business credit, debit and ATM cards, and allows you to personalize the first name appearing on your card. Your last name must be the last name that appears on your account. Use only alpha characters (i.e. cannot include numbers, special characters). Apostrophes and hyphens are allowed. Avoid using fictitious, humorous, or profane names.
- 11 The eligible BMO employee or retiree must be on the mortgage loan, or in title to the property, in order to receive the applicable discount.
- 12 BMO Employer-Assisted Housing (EAH) Grant program is subject to change and can be withdrawn at any time without notice. Applicant must be a first-time homebuyer. A first-time homebuyer is someone who has not owned a home within the past 36 months. Available to full-time and part-time BMO Financial Group's U.S. employees (20 hour minimum), as described below, of BMO Bank N.A. who work at a BMO location in AZ, CA, CO, FL, ID, IL, IN, IA, KS, MN, MO, NE, NV, NM, ND, OK, OR, SD, UT, WA, WI, or WY, who have completed one year of satisfactory service. Applicant must be in good standing with satisfactory or better performance appraisal, attendance and punctuality records as confirmed by BMO Human Resources. Must be able to qualify for mortgage financing from BMO Bank N.A. and subject to credit approval and underwriting guidelines. Must be able and willing to contribute at least \$1,000 or 1% of the purchase price, whichever is greater, from applicant's savings. Applicant must demonstrate commitment to working with the EAH program by meeting pertinent conditions stipulated by BMO, including but not limited to credit counseling, homebuying education and filling out EAH program reports as required. Applicant cannot exceed maximum income eligibility requirements. Employee is responsible for any income taxes on \$2,500 grant.
- 13 To receive a rate discount, you must authorize BMO at origination to withdraw your BMO line of credit or loan payment each month from an eligible BMO checking account (Auto Pay). The discount can only be applied to a new Home Equity Loan, Home Equity Line of Credit or a new personal installment loan.
- 14 Employee applications currently in process will have received the discount/fee waiver applied, as applicable.

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Accounts are subject to approval and are provided in the United States by BMO Bank N.A. Member FDIC