Open a new checking account with qualifying direct deposits, and enjoy a **$200 cash bonus**¹ to use as you wish.

**Find a checking account that’s perfect for you:**

**BMO Harris Smart Money™ Account**
- A low monthly fee checking account that lets you spend only the funds available in your account—free from surprise overdraft and NSF fees
- $5 monthly maintenance fee waived for customers under the age of 25
- $2 paper statement fee waived with eStatements²

**BMO Harris Smart Advantage™ Account**
- A straightforward checking account with no monthly fee with eStatements² for your day-to-day checking needs

**BMO Harris Premier™ Account**
- A premium checking account that rewards you for your relationship
- Unlimited Non-BMO Harris ATM transactions³
- $25 in ATM surcharge fee rebates per statement period
- Tiered interest—the higher your balance the more you may earn

**Plus, you’ll enjoy:**
- Unlimited fee-free ATM transactions at over 40,000 Allpoint® network ATMs nationwide
- Mobile⁴ and online banking that lets you pay bills; transfer funds and more, anywhere, anytime
- BMO Harris Mobile Cash® that lets you get cash using just your smartphone⁶
- People Pay⁷, allowing you to send money to almost anyone in the U.S. with a U.S. bank account and an email address
- BMO Harris Total Look®, a tool that helps you view and manage your accounts online—even if they’re not with us. Create a personalized budget in minutes.

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**BMO Harris Bank**

**We’re here to help.**

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¹ Cash bonus with qualifying direct deposits

² Promo Code: IBOCT17CHK200
1 In order to receive the cash bonus, you must 1) Bring this flyer to any BMO Harris branch. 2) Open a new BMO Harris Smart Money™ Account, BMO Harris Smart Advantage™ Account, or BMO Harris Premier™ Account between September 30, 2017 and December 31, 2017 in a BMO Harris Branch. 3) Have at least two direct deposits of any combination of a paycheck, pension payment, Social Security payment, or other government benefits payment of $300 or more each electronically deposited into the account from an employer or outside agency within 90 days of opening. We reserve the right to request documentation that the direct deposits qualify. Offer is not available to existing BMO Harris personal checking customers (including signers on joint accounts) or those who have closed a BMO Harris personal checking account within the past 12 months. Offer cannot be combined with any other offer and is limited to one per account. We reserve the right to amend or cancel any part of this offer.

Cash bonus is not considered part of the opening deposit and will be reported to the IRS for tax purposes. You are responsible for any applicable taxes. Your account must be open and in good standing when the bonus is paid approximately 120 days after opening. For BMO Harris Premier™ Account, the accrued interest will be increased by the amount of the cash bonus. The accrued interest will be credited at the next scheduled interest payment, which may be after the 120 days.

Minimum opening deposit of $25 is required for BMO Harris personal checking accounts. BMO Harris Premier™ Account is a variable rate account. Interest rates and Annual Percentage Yields (APYs) 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. The following collected balance tiers and corresponding APYs are effective as of September 29, 2017. BMO Harris Premier™ Account: 0.05% for all balances and locations. 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 in order to earn the APYs disclosed. A periodic rate is applied to 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 for checking accounts. Checks you deposit into your account begin to earn interest on the business day we receive credit for them. Fees and withdrawals may reduce earnings. For account and fee information or current interest rates, visit bmoharris.com.

2 $2.00 monthly fee for paper statements is waived when you sign up for eStatements in BMO Harris Online Banking®.

3 The ATM Operator or network may charge you a fee for a transaction or balance inquiry.

4 Message and data rates may apply. Contact your wireless carrier for details.

5 Available to BMO Harris Bill Pay® customers only. Add bill payment to your online banking account by signing on to BMO Harris Online Banking® by clicking the Payments tab, then the Enroll button.

6 BMO Harris Mobile Cash® is available for BMO Harris Mobile Banking® smartphone apps only. For details, see the BMO Harris Mobile Banking End User Terms found at bmoharris.com/legal. Users must have a BMO Harris debit or ATM Card. Even though a physical card isn’t used to access Mobile Cash, the service is still considered a card transaction and transactions are subject to daily transaction limits for your card. If you don’t know your card’s daily transaction limits, please ask your banker or call 1-888-340-2265.

7 People Pay is available for BMO Harris Mobile Banking® smartphone apps only. For details, see the BMO Harris Mobile Banking End User Terms found at bmoharris.com/legal.

Banking products and services are subject to bank and credit approval. BMO Harris Bank N.A. Member FDIC

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