

## Relationship Packages Benefits

Below you can find the benefits in each Premier Account Relationship Package<sup>1</sup>

		PREMIER SILVER	PREMIER GOLD	PREMIER PLATINUM	PREMIER PLATINUM ELITE
	Quarterly Combined Balance required in Eligible Deposit Accounts and Eligible Investment Balances <sup>2</sup>	Less than \$25,000	\$25,000 – 99,999.99	\$100,000 – \$249,999.99	\$250,000+
<b>Product benefits that apply to ALL packages:</b>	Pay Interest	✓	✓	✓	✓
	Unlimited Free Non-BMO Harris ATM Transactions <sup>3</sup>	✓	✓	✓	✓
	Rebate of ATM surcharge fees charged by the ATM operator or network	Up to \$25 per month	Up to \$25 per month	Up to \$25 per month	Up to \$25 per month
	Mastercard ID Theft Protection™ on your BMO Harris Bank Debit Mastercard <sup>4</sup>	✓	✓	✓	✓
	Free Incoming Wire Transfers	✓	✓	✓	✓
	Select Banking Services	No annual rental fee for a 3"x5" Safe Deposit Box or 50% discount for an up to 5"x10" box, purchase fees waived for cashier's checks and money orders, Overdraft Funding Transfer Fee waived for transfers into this account, free single, wallet safety paper and Hubert-style checks.			
<b>Benefits by package level:</b>	Premier Money Market <sup>5</sup>		Higher interest rates may be available	Higher interest rates may be available	Higher interest rates may be available
	Overdraft Fee and NSF Fee rebate <sup>6</sup>				1 Overdraft fee and 1 NSF fee per month
	Outgoing Wire Transfer Fee (domestic and international) rebate <sup>6</sup>		Up to \$30 per month	Up to \$60 per month	Up to \$90 per month
	Credit card spend bonus <sup>7</sup>	\$10 per quarter	\$25 per quarter	\$50 per quarter	\$75 per quarter

## Lending Discounts

Your banking relationship can help you to take advantage of lending benefits for checking customers

	Discount	Benefit
<b>Lending benefits:</b>	Mortgage Auto Pay <sup>8</sup> discount	\$200 closing cost credit with Auto Pay from a BMO Harris Premier Account <sup>9</sup>
	Home Equity Auto Pay <sup>8</sup> discount	0.50% interest rate discount with Auto Pay from a BMO Harris checking account <sup>10</sup>
	Non-Real Estate Secured Auto Pay <sup>8</sup> discounts	0.50% interest rate discount on select installment loans with Auto Pay from a BMO Harris checking account <sup>11</sup> 2.00% interest rate discount for CD Credit Builder with Auto Pay from a BMO Harris checking account <sup>12</sup>
	Jumbo Mortgage relationship discount	Based on your combined relationship balance of \$100,000 or more in eligible deposit <sup>13</sup> and/or investment balances on the date of loan origination, you may qualify for a 0.125% or 0.250% interest rate discount. Eligible balances <sup>13</sup> must be held on deposit with BMO Harris Bank N.A. or as investment balances with BMO Investment Services (BIS) through LPL Financial (LPL).
	Home Equity and Non-Real Estate Secured relationship discount	Based on your combined relationship balance of \$250,000 or more in eligible deposit <sup>13</sup> and/or investment balances on the date of loan origination, you may qualify for a 0.25% interest rate discount on Home Equity Lines of Credit, Home Equity Loans and select installment loans <sup>14</sup> . Eligible balances <sup>13</sup> must be held on deposit with BMO Harris Bank N.A. or as investment balances with BMO Investment Services (BIS) through LPL Financial (LPL).

### Disclosures

<sup>1</sup> To access the benefits in a particular Relationship Package, you must have a BMO Harris Premier Account. Each Premier Account is placed in its own Relationship Package based on the Quarterly Combined Balance. Benefits begin when the Premier Account is placed in a Relationship Package and continue through the calendar quarter, regardless of any change in Account balances.

A Premier Account is placed in a Relationship Package on the first calendar day of the month after the Account opening (or the account type change) occurs. Your Relationship Package may change on the first day of each subsequent calendar quarter (January 1, April 1, July 1, and October 1) when the Quarterly Combined Balance is recalculated for quarterly placement (“Quarterly Placement”). You will receive a welcome communication with the first Relationship Package placement and a quarterly communication with each subsequent Quarterly Placement.

<sup>2</sup> To calculate the Quarterly Combined Balance, we add the Ledger Balance in the BMO Harris Premier™ Account, the Ledger Balance in all other Eligible Deposit Accounts, and all Eligible Investment Balances from the first day of the prior calendar quarter through the last day of the prior calendar quarter, and divide that figure by the total number of days in the period. There is no limit to the number of Eligible Deposit Accounts and Eligible Investment Balances used to calculate the Quarterly Combined Balance. If your Eligible Deposit Account sweeps to an investment account which is not FDIC insured, only the balance that remains in your FDIC-insured Account will be included in the Quarterly Combined Balance.

For new BMO Harris Premier Accounts: The initial calculation is based on the Ledger Balance in the BMO Harris Premier Account, the Ledger Balance in all other Eligible Deposit Accounts, and Eligible Investment Balances from the day the new Account is opened (or the day of Account type change) through the last day of the calendar month. The first quarterly calculation is based on the Ledger Balance in the BMO Harris Premier Account, the Ledger Balance in all other Eligible Deposit Accounts, and Eligible Investment Balances from the first calendar day of the month after the new Account is opened (or the day of Account type change) through the last day of the calendar quarter.

Eligible Deposit Accounts include all BMO Harris personal checking, savings, CDs and IRAs on which you are listed as an Account Owner or Trustee. Eligible Deposit Accounts do not include Health Savings Accounts (HSAs), business Accounts, Accounts held in escrow, or estate Accounts.

Eligible Investment Balances include the value of all BMO Investment Services and BMO Direct Invest, Inc. personal investment accounts, for which you are listed as an account owner or Trustee. Eligible Investment Balances do not include business investment accounts, investment accounts subject to ERISA, or BMO Investment Services investment accounts that are held outside of LPL Financial LLC.

<sup>3</sup> No BMO Harris fee; however, the ATM operator or network may charge you a surcharge fee for a transaction or balance inquiry.

<sup>4</sup> Certain terms, conditions and exclusions apply. For complete coverage terms and conditions call 1-800-MASTERCARD (1-800-627-8372) for assistance. Refer to the Mastercard Guide to Benefits for more information.

<sup>5</sup> We may offer higher variable interest rates based on a Relationship Package. For current interest rates, ask your BMO Harris Banker for a current Interest Rate Sheet or call 1-888-340-2265.

Interest rates earned on the Premier Money Market are based on Relationship Package placement. If the Account Owners' Premier Accounts (checking) are placed in different Relationship Packages, the best Relationship Package will determine the interest rates earned on the Premier Money Market Account. Initially, the Premier Money Market Account earns standard interest rates. The Premier Money Market Account earns Relationship Package interest rates beginning on the first Business Day of the month after the Account opening (or the account type change) occurs through the end of the calendar quarter. At each Quarterly Placement, the Premier Money Market Account earns Relationship Package interest rates beginning on the first Business Day of the calendar quarter through the end of the calendar quarter.

<sup>6</sup> Premier Account fee rebates are based on the Relationship Package assigned to your Premier Account when the fee is assessed. Rebates will post to your Premier Account by the third Business Day of the following month (e.g., a fee assessed in February will be rebated on the third Business Day in March). If you change your Account type and a fee was assessed while the Account was a Premier Account, you will still receive a rebate. If you close your Account and a fee was assessed while the Account was a Premier Account, you will not receive a rebate.

<sup>7</sup> You must be an owner of both a BMO Harris Premier™ Account and an eligible Credit Card Account. Eligible Credit Card Accounts include BMO Harris Bank Premium Rewards Mastercard®, BMO Harris Bank Platinum Mastercard®, BMO Harris Bank Platinum Rewards Mastercard®, BMO Harris Bank Cash Back Mastercard®, and BMO Harris Premier Services Premium Rewards Mastercard®. For every calendar quarter in which net purchases on your Credit Card Account are \$3,500 or greater, the credit card spend bonus will be deposited into your Premier Account by the third Business Day of the following month (e.g., if the net purchase criteria is met for the April, May, and June calendar quarter, the credit card spend bonus will be deposited into your Premier Account in July). Net purchases are the dollar value of goods and services purchased minus any credits, returns, or other adjustments. Customers with multiple Credit Card Accounts are eligible for more than one credit card spend bonus, as long as the net purchase requirement is met on each Credit Card Account. In order to be eligible for the credit card spend bonus, the Credit Card Account must be open, not past due or otherwise in default on the last calendar day of the quarter. Please see the Cardholder Agreement for the definition of default.

Credit card spend bonus is dependent on Relationship Package placement at the time the transaction activity posts to your Credit Card Account. For customers with multiple Premier Accounts, if the Account Owners' Premier Accounts are placed in different Relationship Packages, the best Relationship Package will determine the amount of the credit card spend bonus and the Account into which the credit card spend bonus will be deposited. For customers with multiple Premier Accounts with the same Relationship Package, the credit card spend bonus will be deposited into the Account with the lowest account number numerically.

<sup>8</sup> Auto Pay means periodic scheduled payments automatically deducted from your BMO Harris checking account, as applicable, to pay the loan. When you sign up for Auto Pay, you authorize the Bank to draw your account for all amounts then due, including any late fees and any other charges.

<sup>9</sup> Closing cost discount available when you authorize BMO Harris to withdraw your loan payment each month from a BMO Harris Premier Account using Auto Pay. The discount can only be applied to the purchase or refinance of a primary residence. FHA loans do not require Auto Pay to receive this closing cost discount.

<sup>10</sup> Rate discount available when you authorized BMO Harris to withdraw your loan payment each month from a BMO Harris personal checking account using Auto Pay. The discount can only be applied to a new home equity loan or home equity line of credit.

<sup>11</sup> Rate discount available when you authorized BMO Harris to withdraw your loan payment each month from a BMO Harris personal checking account using Auto Pay. The discount can only be applied to a new personal installment loan. The discount cannot be applied to loans originated by a dealer and later assigned to BMO Harris.

<sup>12</sup> Rate discount available when you authorized BMO Harris to withdraw your loan payment each month from a BMO Harris personal checking account using Auto Pay. The discount can only be applied to a new CD Credit Builder loan.

<sup>13</sup> Eligible balances include all BMO Harris Personal, Investment, Trust, Business Banking, and BMO Financial Group employee 401K accounts. For Business accounts, applicant must be an owner of, and an authorized signer on, the associated business account. Assets used for mortgage discount eligibility purposes must exclude any funds needed to close.

<sup>14</sup> The discount can only be applied to a new home equity loan, home equity line of credit or personal installment loan. The discount cannot be applied to a CD Credit Builder loan or to loans originated by a dealer and later assigned to BMO Harris.

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Accounts are subject to approval. BMO Harris Bank N.A. Member FDIC (06/22)