

Variable Rate Information

For a Home Equity Line of Credit, the annual percentage rate (APR) is a variable rate based on the highest Prime Rate (Prime) published in the "Money Rates" section of The Wall Street Journal® (a trademark of Dow Jones, LP). APRs in all states are variable based on Prime plus a margin that varies depending on the state in which your property is located, your individual credit qualifications, the credit limit amount you receive, the payment option you select and other criteria. As of January 1, 2019, Prime was 5.50%. Rates shown are for lines of credit with a combined loan-to-value (CLTV) of 70% or less. The maximum APR is 18.00% or the maximum permitted by law, whichever is less.

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. The following BMO Harris checking accounts are eligible for an Auto Pay discount: BMO Harris Smart Money™ Account, BMO Harris Smart Advantage™ Account, BMO Harris Select Checking®, BMO Harris Premier™ Account, and BMO Harris Portfolio Checking®.

In **AZ**, the margin is 0.49% to 4.44% depending on individual credit qualifications, credit limit and other criteria. Your resulting APR would be from 5.99% to 9.94%.

If you have Auto Pay from an eligible BMO Harris checking account listed above, your margin would be from 0.24% to 4.19% depending on individual credit qualifications, credit limit amount and other criteria, and your resulting APR would be from 5.74% to 9.69%.

In **FL**, the margin is 0.14% to 4.44% depending on individual credit qualifications, credit limit and other criteria. Your resulting APR would be from 5.89% to 9.94%.

If you have Auto Pay from an eligible BMO Harris checking account listed above, your margin would be from -0.11% to 4.19% depending on individual credit qualifications, credit limit amount and other criteria, and your resulting APR would be from 5.39% to 9.69%.

In **IL**, the margin is 0.08% to 4.44% depending on individual credit qualifications, credit limit and other criteria. Your resulting APR would be from 5.58% to 9.94%.

If you have Auto Pay from an eligible BMO Harris checking account listed above, your margin would be from -0.17% to 4.19% depending on individual credit qualifications, credit limit amount and other criteria, and your resulting APR would be from 5.33% to 9.69%.

In **IN**, the margin is -0.21% to 4.44% depending on individual credit qualifications, credit limit and other criteria. Your resulting APR would be from 5.29% to 9.94%.

If you have Auto Pay from an eligible BMO Harris checking account listed above, your margin would be from -0.46% to 4.19% depending on individual credit qualifications, credit limit amount and other criteria, and your resulting APR would be from 5.04% to 9.69%.

In **KS and MO**, the margin is 0.29% to 4.44% depending on individual credit qualifications, credit limit and other criteria. Your resulting APR would be from 5.79% to 9.94%.

If you have Auto Pay from an eligible BMO Harris checking account listed above, your margin would be from 0.04% to 4.19% depending on individual credit qualifications, credit limit amount and other criteria, and your resulting APR would be from 5.54% to 9.69%.

In **MN**, the margin is 0.39% to 4.19% depending on individual credit qualifications, credit limit and other criteria. Your resulting APR would be from 5.89% to 9.69%.



If you have Auto Pay from an eligible BMO Harris checking account listed above, your margin would be from 0.14% to 3.94% depending on individual credit qualifications, credit limit amount and other criteria, and your resulting APR would be from 5.64% to 9.44%.

In **WI**, the margin is 0.14% to 4.44% depending on individual credit qualifications, credit limit and other criteria. Your resulting APR would be from 5.64% to 9.94%.

If you have Auto Pay from an eligible BMO Harris checking account listed above, your margin would be from -0.11% to 4.19% depending on individual credit qualifications, credit limit amount and other criteria, and your resulting APR would be from 5.39% to 9.69%.

Annual Fee Information

A \$75 annual fee will be assessed and billed with the first monthly statement and annually during the draw period.

Closing Costs Information

BMO Harris will pay closing costs in: AZ, FL, IL, IN, KS, MN, MO or WI on an owner-occupied 1 -4 family residence. Closing cost include: appraisal charges, flood determination, title insurance and document recording fees. The customer may be required to pay state and local taxes and to satisfy prior liens or Settlement Fee if closed at a Settlement Agent.

In KS, customer is responsible for Mortgage Registration Tax of \$0.50 per \$1,000. In MN, customer is responsible for Mortgage Registry Tax of \$2.40 per \$1,000 for Hennepin and Ramsey Counties or \$2.30 per \$1,000 for all other counties. In MN there is a Conservation Fee of \$5.00 for the following counties Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, Waseca, Washington, Winona and Wright. In FL, customer is responsible for Documentary Stamp Tax of \$3.50 per \$1,000 and Intangible Tax of \$2.00 per \$1,000.

Insurance Information

The customer must obtain property insurance and may be required to obtain flood insurance.

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



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