

# Frequently Asked Questions

## What is Bank at Work (BAW)/Group Banking Services (GBS)?

BMO Harris Bank at Work (BAW) and BMO Harris Group Banking Services (GBS) is a financial services program designed for businesses and organizations interested in supplementing their employee and member benefits at no additional cost.

## What are the benefits of participating in BAW/GBS?

The program provides special account offers and valuable financial education seminars designed to help our participants achieve their financial goals.

## What topics are offered as part of the financial education curriculum?

BMO Harris offers a broad range of topics that address the various needs of program participants as their financial needs evolve. Some of our more frequently requested topics include: developing a savings plan, applying for a mortgage and planning for retirement. Our specialized service team takes the time to understand which topics would be most relevant to you and then schedules a series of seminars. [Click here](#) to see a full list of our educational seminars.

## Does my business/organization have to bank with BMO Harris Bank?

Any business or organization is eligible to participate, including non-BMO Harris customers. We do not ask for exclusive agreements from our clients.

## What if I'm interested in the program but my business/organization doesn't offer it?

If you would like your business or organization to participate, [click here](#) and provide the requested information. We would be happy to contact your company and explain the benefits of our program.

## Does my business or organization need to have a minimum number of employees/members to participate?

No, any size business or organization can participate.

## Do program participants need to open an account or be a BMO Harris customer to take advantage of the financial education seminars?

No, we are happy to provide our seminars to everyone regardless of whether they are a customer.

## Does my business/organization need to offer direct deposit to my employees/members?

Direct deposit is not a requirement of the program. However, in order to receive the cash incentive associated with a new checking account, customers must have qualifying direct deposits into a new BMO Harris personal checking account. These direct deposits could be for the employee/member or a joint account holder and include paychecks, pension payments, Social Security payments or other government benefits that are paid electronically.

## What cost is associated with participating in the BAW/GBS program?

This program is offered at no cost.

## Where can I learn more or inquire about participating in the BAW/GBS program?

[Click here](#) and provide the requested information. We will respond quickly to answer your questions.



We're here to help.™