Overview – Getting Started

1. I currently receive Credit Card Alerts. How will this change impact me?

If you are currently enrolled in Online Credit Card Alerts, the last day you will receive your existing Alerts messaging is Aug. 21, 2017 for consumer credit card and October 9, 2017 for Small Business credit card. After these dates, you will need to register for our new, enhanced Alerts service by logging-into Credit Card Online Account Access. The new Alert service will include some of the following features:

- Notification when suspicious activity is identified on an account.
- The ability for cardholders to monitor transaction activity on their account and receive Alert notifications via SMS/Text, Email and Voice/Phone call.
- Two-way text commands, allowing cardholders to text a key word from their mobile device and receive a response from BMO Harris with account information such as balance, recent transactions, payment information, and more.

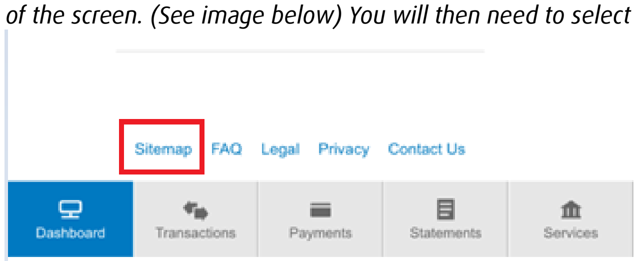
We encourage you to register for the new Alerts service beginning Aug. 22 for consumer and Oct. 10 for small business. View "How do I sign up to receive Alerts?" question immediately below for additional instruction in registering for Alerts.

2. How do I sign up to receive Alerts?

It's easy! First, sign up for or sign in to Credit Card Online Account Access and select either Consumer credit card or Small Business credit card depending on your card type. Once you're logged in, you can set up Alerts in a few simple steps:

1. Click "Manage Alerts" in the Alerts section of the left navigation toolbar.

   Important information for Consumer Credit Cardholders: *When accessing alerts with your mobile device, you will first need to click on Sitemap located at the bottom of the screen. (See image below) You will then need to select "Alerts".*



2. Review and Agree to the Terms and Conditions and select your time zone.
3. Select "Manage Contacts" on the upper right hand side of the page to set up your contact methods.
4. Enter your contact information and method of communication. When complete, click Submit
5. Select "Manage Alerts" on the upper right-hand side of the page to set up your Alerts.
6. Select the "Update" button at the bottom of the page.

You're now set up to receive Alerts!

Note: If you selected SMS Text messaging as a contact method, you will receive a notification on your registered mobile device confirming your enrollment to receive Credit Card Alerts by SMS text. You must reply to the confirmation notification on your mobile device to complete your enrollment.

3. How much does it cost to use BMO Harris Alerts?

There is no charge from BMO Harris Bank to use the Alerts service; however, text message, phone call and data rates may apply. Please contact your mobile carrier for pricing information related to these services.

4. **What type of Alerts can I sign up for?**
BMO Harris Bank offers a variety of Alerts, including account management and fraud Alerts.

- **Transaction Activity Alerts (Financial Alerts)** give you a better picture of and more control over your account activity by sending you messages about transaction amounts, location of transactions, payment activity and more.
- **Fraudulent Activity Alerts** notify you of suspicious activity on your account. When you receive a Fraudulent Activity Alert, you can either verify the transaction or immediately report it as fraudulent.
- **Account Update Alerts (Customer Service Alerts**) send you messages about your account status, including payment reminders, specific balance amount, personal information change (Small Business only) and more.

Sign in to your Credit Card Online Account Access by visiting bmoharris.com/creditcards to see a full list of available Alerts.

5. **Are my Alert messages secure?**
Yes. BMO Harris Bank will never send your account number, password or any other personal identification information in an Alert message. In addition, we will never ask you to send or provide us with personal information such as your address, account number or password by text message, email or prerecorded/artificial voice call. If you receive an Alert asking for personal information that appears to be from BMO Harris, do not respond and instead contact us immediately at the Customer Service phone number listed on the back of your card.

6. **Consumer Credit Card Only: Will the primary borrower and the co-borrower have the same capabilities in the alert service?**
Both the primary borrower and the co-borrower will have the ability to register in alerts, set up which alerts they wish to participate in, set up contact methods (email, SMS text or phone/voice), suspension of or unsubscribe from alerts. When a borrower elects to be notified of purchases or events on a specific credit card, the criteria defined for the alert is used for all contacts which will receive the alert for that specified card. If the primary borrower or co-borrower both wish to receive the alert message, each may add their information as a contact method within the alert definition. Since both the primary and co-borrower will be sharing the same alert website for their account, when selecting alert types and specifying contact methods, one user can overwrite what was previously established by the other user. Please note: One cardholder is not able to enroll on behalf of another cardholder. If a cardholder is interested in enrolling in the alert service, they will need to enroll in the service on their own.

7. **Small Business Credit Card Only: Will a Company Account have the same Alert capabilities as an individual Cardholder Account?**
Because the Company Account Number and the Individual Cardholders have different card/account numbers, each user can log-in to Credit Card Online Account Access to register and establish their own Alert preferences. Contact methods, registered alerts and alert preferences established for each unique card/account number is completely independent from contacts and preferences established on other cards/accounts on the account.
Please note that although alerts are available at both the Individual Cardholder level and the Company Account level, the list of available alerts may differ based on account type.

Registering for Alerts and Setting Preferences

1. **Consumer Credit Card only: Is a co-borrower who is not the primary cardholder able to enroll in Alerts?**
The Co-borrower does not have the ability to establish Alert preference prior to the Primary cardholder establishing initial Alert preferences. Once the primary cardholder registers for Alerts, the Co-borrower is then able to select Alerts, set preferences and establish additional contact information.

NOTE: The Alert selections and preferences are shared between the Primary account holder and the Co-Borrower. So any changes made by one account holder will replace what may have been set by the other account holder.

2. **How do I select each individual Alert that I wish to register for?**
   You can select each Alert you would like to register for in a few simple steps:
   - Click on the small box to the left of the Alert. This box will populate an "X" which will indicate that the Alert has been selected.
   - If applicable, specify your Alert criteria identified immediately below the Alert type.
   - Assign up to three contact methods to receive the Alert.
   - Click the "Save" button at the bottom of the page to retain the Alert selection and preferences.

3. **How do I update my Alert preferences and contact information?**
   Once you've registered for Alerts, you can update all your Alert preferences by signing in to Credit Card Online Account Access and clicking on the "Manage Alerts" link on the left navigation toolbar. The **Manage Credit Card Alert Preferences** page will be displayed and from here you can select "Manage Contacts" on the upper right-hand side of the page to make changes to your contact information or "Manage Alerts" to view or make changes to your Alerts. You can easily modify your Alert preferences and contact information as often as you like.

4. **When I make changes to my Alert preferences, when will those changes take effect?**
   Changes to Contact Information
   - Changes made to e-mail and voice/phone contact methods will take effect immediately. Changes made to SMS/text contact methods will trigger a notification to your registered mobile device confirming the change. You must reply to the confirmation notification on your mobile device in order to complete the contact method update.

   Changes to Registered Alerts
   - Any changes to Alert type will take effect immediately.

5. **How can I select more than one option when establishing my Alert criteria?**
   Depending on the Alert, you may be able to select multiple items when establishing Alert criteria. If you would like to select a range of options, simply click on the option at the beginning of the range, hold down the SHIFT key on the device and scroll down to the last option in your range. Or use the CTRL (control) key to select multiple but not all. Additional instruction for each Alert criteria is listed on the Manage Alerts page.

6. **How can I change or remove an existing contact method?**
   Contact methods can be removed from Alerts at any time. Sign in to Credit Card Online Account Access and select the "Manage Alerts" link on the left navigation toolbar. The Manage Credit Card Alert Preferences page will be displayed and from here you can select "Manage Alerts" on the upper right-hand side of the page to remove the contact method from each Alert that it is assigned to. You can then select "Manage Contacts" to permanently delete the contact method.

   To temporarily or permanently unsubscribe from all Alerts, return to the Manage Credit Card Alert Preferences page and select "Suspend Alerts" to temporarily stop all Alerts or "Unsubscribe from Alerts" to permanently unsubscribe from all Alerts.

   If at any time you have any questions about making a change to your contact methods, please call Customer Service at the phone number listed on the back of your card.

Ongoing Alert Management

1. **I enrolled in Alerts. Why am I not receiving them?**
   First, be sure to confirm your Alert preferences by signing into your Credit Card Online Account Access and clicking the "My Alerts" link on the left navigation toolbar.

   If you're still not getting your Alerts, we recommend the following:
   - Confirm that all your contact method information is accurate.
   - Ensure that you have not unsubscribed from Alerts or Suspended Alerts on your **Manage Credit Card Alert Preferences** page.

- If contact method is SMS/ text, ensure your mobile device is capable of receiving text messages. In addition, ensure that you did not reply STOP to any SMS/text messages, as this prompt will opt-out your mobile device from receiving additional SMS/text alert notifications for this account.
- If the contact method is via Email, depending on your own personal email settings, these email Alert messages may be placed in your spam/junk folder. Please verify that these messages are not located in the spam/junk folder.

If you continue to experience issues, please contact Customer Service by calling the phone number listed on the back of your credit card.

2. **How do I unsubscribe from Alerts?**
If you wish to unsubscribe from Alerts, you can do so at any time. Simply log into Credit Card Online Account Access and select the "Manage Alerts" link on the left navigation toolbar. You will be brought to the **Manage Credit Card Alert Preferences** page where you will need to select the "Unsubscribe from Alerts" link on the right side of the page. You will then be brought to a **Unsubscribe Confirmation** page informing you that by clicking the confirm button below, you confirm your request to unsubscribe from credit card Alerts service and acknowledge that doing so will immediately stop all Alerts from being sent on any card activity associated with the account. After confirming your decision to unsubscribe from Alerts, if you choose to re-enroll in Alerts you will be required to agree to the Terms and Conditions, establish new contact information and re-establish Alert preferences.

3. **If I suspend my Alerts will I be able to make any changes to my preferences or contact information?**
No, when you have elected to suspend your Alerts you will be unable to make any changes to your Alert preferences or contact information.

4. **How do I use Mobile Access Text Commands to ask BMO questions about my account?**
BMO Mobile Access Text Command is a great tool that gives you quick answers to questions about your account. You simply text a keyword (or "text command") to the customer service number on the back of your credit card and we'll reply to your text with specific account information such as your current balance, recent transactions, payment information and more. A full list of text commands is included below:

Text Command	Description or Content Returned
BAL	Current Balance and available credit
AVAIL	Available credit and available cash
BIL	Last payment amount and minimum payment due
TRANS	Last 3 transactions
MORE	Preceding 3 transactions
MENU	Menu of two-way Alerts
HELP	Bank contact information provided
STOP	Opt out of Alerts. You will no longer receive Alert messages on this specific device

Note: If you have multiple Consumer Credit Card and/or Small Business Credit Card accounts registered to your phone number, the following will occur when you text "BAL":

- 1 or 2 registered accounts: 1 text message will be received with the balance information of each account.
- 3 or 4 registered accounts: 2 text messages will be received with the balance information of each account.
- 5 or more registered accounts: Details of the first 4 accounts will be provided in two separate text messages. To view the balance information of the remaining accounts, please log-in for Credit Card Online Account Access or contact Customer Service at the phone number listed on the back of your card.

5. **What happens if one transaction triggers multiple Alerts that I have signed up for?**
Depending on the Alerts that you have registered, it is possible for one transaction to trigger multiple Alerts. If this occurs, you will receive a separate Alert message for each Alert that was triggered.

   If you have enrolled for Event or Account Update Alerts, although you will receive notification when the Alert is triggered, if multiple changes are made at one time, you will only receive one Alert notification within a 60-minute period. For example, if you select to receive an Alert when your personal information changes, you will only receive one Alert if both your phone number and address are updated at the same time. If your phone number is changed on one day, and your address is changed the following day, you will receive an Alert notification for each personal information change due to the fact that they were not made within one 60-minute time period.

6. **What is the "Reset" button that appears on the Manage Alerts page?**
The "Reset" button on the **Manage Alerts** page will refresh the page to the previous setting without submitting any updates you may have made. Please note that if you select the "Reset" button, all changes you have made without saving will be discarded.

7. **What is the ? (Question) button used for?**
The [?] button, when clicked, provides you with helpful reminders or instruction pertaining to the content on the screen.