

BMO Harris Premier™ Account

Deposit Account Disclosure and Bank Fee Schedule

This Deposit Account Disclosure and Bank Fee Schedule, the separate Interest Rate Sheet and the Deposit Account Agreement for Personal and Business Accounts (“Agreement”) are part of the Deposit Account Agreement that governs your Account and you should read them. Capitalized terms not defined in this disclosure are defined in the Glossary of the Agreement.

Account opening and usage

Minimum deposit needed to open Account	\$25										
Monthly maintenance fee and waivers	\$30	<p>We charge this fee on the last day of the statement period if you do not meet any one of the waiver requirements listed below:</p> <p>When the minimum daily Ledger Balance in this Account is \$25,000 or more for the statement period.</p> <p>When you meet ANY ONE of the following requirements for the statement period and have requested that waiver from your BMO Harris Banker:</p> <ul style="list-style-type: none"> You have requested we link this Account to receive benefits under Relationship Waiver¹ and you have met the \$50,000 Combined Balance requirement for this Account. You maintain a BMO Harris Financial Advisors, Inc. investment account in accordance with the terms of the investment account agreement.² You are a client of our employee benefits program, Best of BMO U.S. 									
Pays interest	Yes ³	<p>This is a variable rate Account where interest rates and annual percentage yields may change. At our discretion, we may change the interest rate on this Account daily. The interest rate corresponding to the highest tier into which your Collected Balance falls will be paid on the entire Collected Balance. Interest will be compounded daily on the Collected Balance and credited to this Account monthly on the statement period date.</p> <p>The tiers are as follows:</p> <table border="0"> <tr> <td>\$0.01 – \$4,999.99</td> <td>\$25,000 – \$49,999.99</td> <td>\$250,000 – \$499,999.99</td> </tr> <tr> <td>\$5,000 – \$9,999.99</td> <td>\$50,000 – \$99,999.99</td> <td>\$500,000 – \$999,999.99</td> </tr> <tr> <td>\$10,000 – \$24,999.99</td> <td>\$100,000 – \$249,999.99</td> <td>\$1,000,000 or more</td> </tr> </table> <p>For current interest rates, ask your BMO Harris Banker for a current Interest Rate Sheet or call 1-888-340-2265.</p>	\$0.01 – \$4,999.99	\$25,000 – \$49,999.99	\$250,000 – \$499,999.99	\$5,000 – \$9,999.99	\$50,000 – \$99,999.99	\$500,000 – \$999,999.99	\$10,000 – \$24,999.99	\$100,000 – \$249,999.99	\$1,000,000 or more
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BMO Harris ATMs and Participating ATMs	Free	For deposits, withdrawals, transfers or balance inquiries. All transactions may not be available at all BMO Harris ATMs or at Participating ATMs.									
Non-BMO Harris ATM Transactions	Free	The ATM operator or network may charge you a surcharge fee for a transaction or balance inquiry.									
Non-BMO Harris ATM surcharge fee rebate		We will rebate up to \$25 in ATM surcharge fees assessed by the ATM operator or network each statement period.									
Stop payment fee	\$35	Per request or renewal.									
Account closing fee	\$50	If closed within 90 days of Account opening.									

Account opening and usage (continued)

Statements	We will send you statements with Check Images monthly. Contact us to request Check Images if you are not currently receiving them.
Check orders	When you order checks through us you will receive: <ul style="list-style-type: none"> • Free wallet safety paper and Hubert-style checks. • Discount on duplicate safety paper checks. • 50% discount on certain check styles.
Other fee waivers	<ul style="list-style-type: none"> • Purchase fees are waived for cashier's checks and money orders. • Overdraft Funding Transfer Fees are waived for transfers into this Account.

¹ Ask your BMO Harris Banker for additional information, as well as to request Relationship Waiver and to link your Accounts. We do not automatically link your Accounts. Additional information on Relationship Waiver can be found in Section 7.L of the Agreement.

² The Account Owner must also be an owner of the BMO Harris Financial Advisors, Inc. investment account. Securities, investment advisory services and insurance products are offered through BMO Harris Financial Advisors, Inc. Member FINRA/SIPC. SEC-registered investment adviser. BMO Harris Financial Advisors, Inc. and BMO Harris Bank N.A. are affiliated companies. Securities and insurance products offered are: **NOT FDIC INSURED - NOT BANK GUARANTEED - NOT A DEPOSIT - MAY LOSE VALUE.**

³ We use the Daily Balance Method to calculate the interest on this Account. This method applies a Daily Rate to the Collected Balance in this Account each day. Interest begins to accrue no later than the Business Day we receive credit for non-cash deposits (for example checks regardless of how they are deposited). For cash and electronic deposits, interest begins to accrue on the Business Day of the deposit. We reserve the right not to pay interest on any deposited Item that is returned to us as unpaid.

Processing policies and dispute resolution

Posting order (the order in which Items are credited or debited)	<p>We post transactions in the following order at the end of each Business Day (Monday–Friday except federal holidays):</p> <ol style="list-style-type: none"> 1. Deposits and other credits received prior to the cut-off times. 2. ATM withdrawals and certain other debits. 3. POS transactions using your Card. 4. ACH transactions. 5. Checks. 6. Bank generated transactions, including fees, interest and surcharge rebates. <p>For more details and to read an example, see Section 2.C of the Agreement.</p>	
Funds availability summary	Immediate availability	Cash deposited into this Account.
	Same day availability	Wire transfers and Direct Deposits into this Account.
	Next day availability	Checks deposited into this Account.
	<p>This represents our general policy but longer delays may apply. For specific details, including when Items are considered received, see the Funds Availability Policy for Deposit Accounts in Section 8 of the Agreement. For Mobile Deposits, if we receive the image of an Item for deposit on or before 7:00 p.m. Central Time on a Business Day, that day will be the day of deposit. Otherwise, the next Business Day will be the day of deposit. The first \$500 of the deposit will be available one (1) Business Day after the day of deposit. The remainder will be available two (2) Business Days after the day of deposit.</p>	
Dispute resolution	This Account is subject to the arbitration provision set forth in Section 7.EE of the Agreement.	

Insufficient Funds and Overdrafts

Your Account is overdrawn if it has a negative balance because the available funds in your Account are less than the amount of the Item(s) presented for payment. The Account balance that we use to determine if your Account is overdrawn includes all Items (including bank fees and service charges) that are posted to your Account on the same Business Day whether the Items are paid or returned. Refer to Section 2.C of the Agreement for information on when Items post to your Account.

At our discretion, we may pay or return the following Items that overdraw this Account: Checks, automatic bill payments and other transactions made using this Account number. We will decline ATM and everyday debit Card transactions that may overdraw this Account unless you select the Overdraft Program for ATM and Everyday Debit Card Transactions described below. The following are fees that may be charged if you do not have sufficient available funds in your Account.

Overdraft Fee	\$36 per Item (No more than four Overdraft Fees and/or Item Returned Fees will be charged per Business Day)	You will be charged an Overdraft Fee for each Item we pay (regardless of the amount of the Item) when your Account is overdrawn more than \$5 after all Items are posted to the Account. An Overdraft Fee is not charged if your Account is overdrawn by \$5 or less after all the Items are posted to the Account. This fee does not apply to ATM and everyday debit Card transactions unless you have authorized us to pay these types of transactions. We do not charge an Overdraft Fee for bank fees and service charges that overdraw your Account.
Consecutive Day Overdraft Fee	\$7 per Business Day (Maximum 10 for each occasion your Account remains overdrawn)	You will be charged a Consecutive Day Overdraft Fee for each Business Day your Account is overdrawn in any amount after your Account is overdrawn for three consecutive Business Days. You will be charged this fee even if your Account is only overdrawn due to bank fees and service charges.
Item Returned Fee (NSF)	\$36 per Item (No more than four Overdraft Fees and/or Item Returned Fees will be charged per Business Day)	You will be charged an Item Returned Fee (NSF) each time we return an Item unpaid because your Account does not have sufficient available funds to pay the Item. This fee does not apply to declined ATM and everyday debit Card transactions.

Optional Overdraft Protection Services

These are optional services that may be less expensive than overdraft and item returned fees.

Overdraft Funding	Money is transferred automatically from your linked BMO Harris savings, money market or other checking Account. Transfers are subject to funds availability and transaction limits. The Overdraft Funding Transfer Fee is waived for this Account, but the insufficient funds and overdraft fees may still apply. You must speak with your BMO Harris Banker to enroll in this service. For details and fee information, visit bmoharris.com/overdraft .
Overdraft Protection Line of Credit	In the event of an overdraft, your line of credit will be accessed automatically up to your available credit limit. You must apply and be approved for the Overdraft Protection Line of Credit. For details and fee information, visit bmoharris.com/overdraft .

Overdrafts for ATM and Everyday Debit Card Transactions

You're able to select how you would like BMO Harris to handle everyday transactions involving your ATM or debit Card — including point-of-sale and ATM transactions — when you don't have sufficient available funds in your Account. *Regardless of the option you choose for BMO Harris to handle ATM and everyday debit Card transactions, you may still want to sign up for Overdraft Funding or apply for an Overdraft Protection Line of Credit. Learn more at bmoharris.com/overdraft.*

No overdraft coverage (Default)	\$0	If you do not opt-in, BMO Harris will automatically decline any ATM and everyday debit Card transaction that would overdraw this Account. Because these transactions will be declined, no Overdraft Fee, Consecutive Day Overdraft Fee or Item Returned Fee (NSF) will apply to these transactions.
Opt-in (Overdraft Program for ATM and Everyday Debit Card Transactions)	\$36 Overdraft Fee per Item; No more than four Overdraft Fees and/or Item Returned Fees will be charged per Business Day \$7 Consecutive Day Overdraft Fee per Business Day; maximum 10 for each occasion your Account remains overdrawn	By opting into this program, you authorize us to use our discretion to pay ATM and everyday debit Card transactions that would overdraw this Account. If you do opt-in, and we use our discretion to pay those transactions, the Overdraft Fee and Consecutive Day Overdraft Fee, described above, will apply to the transactions. You can opt-in to the Overdraft Program for ATM and Everyday Debit Card Transactions — or revoke your election — by speaking with your BMO Harris Banker, calling 1-888-340-2265, or by logging in to your account at bmoharris.com and modifying your overdraft preferences.

Bank Fee Schedule

Read the *Deposit Account Disclosure* for additional fees and fee waivers that may apply to your Account.

Some services are not available at all locations.

Account Benefits		Collection Items (Bond, Note, Sight Draft, Check)	
BMO Digital Banking	Free ⁴	Coupon Collection	\$10.00 per envelope
BMO Harris ATM and Debit Card	Free	Domestic Collection	\$15.00 + cost ⁹
BMO Harris ATM Mini-Statement	Free	Foreign Collection	\$45.00 + cost ⁹
BMO Harris ATM Transactions	Free	Statement and Account Servicing	
BMO Harris Bank by Phone®	Free	Account Activity Printout	\$5.00
BMO Harris Bill Pay®	Free (excludes expedited payments)	Account Balancing / Research	\$40.00 per hour, \$15.00 minimum
BMO Harris Total Look®	Free	Duplicate Statement	\$5.00
Combined Statement	Free	Photocopies of Canceled Checks	First three Checks are free; \$5.00 for each additional
Debit or ATM Card Point-of-Sale (POS) Transactions	Free	Miscellaneous	
Participating ATMs in the U.S.	Free ⁵	Deposited Item Returned ¹⁰	\$12.00
Wire Transfer-Incoming	Free	Special Letter (Immigration, Verification of Deposit, etc.)	\$10.00
Payments and Transfers		Verification of Deposit Form from Third Party	\$5.00
BMO Harris Bill Pay®-Expedited Payment	Up to \$15.00	Legal Document Processing	
Overdraft Funding Transfer Fee ⁶	\$10.00 per transfer; maximum one transfer fee per Business Day	Citations, Garnishments, Levies and Other Court Orders	Up to \$100.00
Wire Transfer-Outgoing Domestic ⁷	\$30.00	Retrieval Fee for Legal Documents in Storage	Up to \$50.00
Wire Transfer-Outgoing International ⁷	\$50.00	Non-Customer Check Cashing	
ATM and Debit Card		Cashing a Check of \$50 or more Drawn on BMO Harris	\$10.00 per Check
Debit or ATM Card Expedited Delivery	\$30.00	<p>⁴ Message and data rates may apply. Contact your wireless carrier for details.</p> <p>⁵ Foreign Transaction Fees will apply at BMO branded ATMs and Allpoint® ATMs located outside of the United States.</p> <p>⁶ Only applicable to checking and money market checking accounts.</p> <p>⁷ This fee does not apply to CDs and IRAs.</p> <p>⁸ This fee will apply to any transaction initiated in a foreign country whether initiated by the Cardholder while traveling or by a foreign merchant for a purchase a Cardholder makes remotely from the United States, whether or not a currency conversion is required. If a currency conversion is required, a Currency Conversion Assessment will be included in the U.S. dollar transaction amount. See the Deposit Account Agreement - Section 9.A.4 for details.</p> <p>⁹ Cost may include additional correspondent bank fees, collecting bank fees, communication fees, messenger fees and any other costs incurred.</p> <p>¹⁰ Includes Items deposited by any method, including with a BMO Harris Teller or Customer Service Representative, by mail, depository or BMO Harris ATM.</p>	
Debit or ATM Card Replacement	\$5.00		
Foreign Transaction Fee ^{5,8}	2.8% of the transaction amount		
Checks, Money Orders and Gift Cards			
BMO Harris Gift Card	\$4.00		
Cashier's Check	\$10.00		
Deluxe® Check Orders	Varies by account type and style		
Money Order (\$1,000 maximum)	\$5.00		