

# BMO Harris Smart Advantage™ Account

## Deposit Account Disclosure and Bank Fee Schedule

This Deposit Account Disclosure and Bank Fee Schedule 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	\$0	No monthly maintenance fee.
Pays interest	No	
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	\$3	We charge this fee for each Non-BMO Harris ATM Transaction. The ATM operator or network may also charge you a surcharge fee for a transaction or balance inquiry.
Stop payment fee	\$35	Per request or renewal.
Account closing fee	\$50	If closed within 90 days of Account opening.
Statements	\$2 for paper statements Or \$0 for paperless statements	We will send you statements monthly. We will charge you a \$2 paper statement fee each statement period unless you opt to go paperless through your BMO Digital Banking preferences. The fee will appear as “PAPER STMT FEE” on your statement.
Check Images	\$3 with paper statements Or \$0 with paperless statements	We will send you Check Images with your statement if you request them. We will charge you a \$3 fee for this service each statement period even if there are no Check Images for that period unless you opt to go paperless through your BMO Digital Banking preferences. This fee will appear as “IMAGE STMT SURCHARGE” on your statement.
Check orders	The price for check orders varies by check style.	

**Processing policies and dispute resolution**

<p><b>Posting order</b> (the order in which Items are credited or debited)</p>	<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"> <li>1. Deposits and other credits received prior to the cut-off times.</li> <li>2. ATM withdrawals and certain other debits.</li> <li>3. POS transactions using your Card.</li> <li>4. ACH transactions.</li> <li>5. Checks.</li> <li>6. Bank generated transactions, including fees, interest and surcharge rebates.</li> </ol> <p>For more details and to read an example, see Section 2.C of the Agreement.</p>	
<p><b>Funds availability summary</b></p>	<p>Immediate availability</p>	<p>Cash deposited into this Account.</p>
	<p>Same day availability</p>	<p>Wire transfers and Direct Deposits into this Account.</p>
	<p>Next day availability</p>	<p>Checks deposited into this Account.</p>
	<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 the deposit. The remainder will be available two (2) Business Days after the day of the deposit.</p>	
<p><b>Dispute resolution</b></p>	<p><b>This Account is subject to the arbitration provision set forth in Section 7.EE of the Agreement.</b></p>	

### 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.

<p><b>Overdraft Fee</b></p>	<p><b>\$36 per Item</b> (No more than three Overdraft Fees and/or Item Returned Fees will be charged per Business Day)</p>	<p>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 \$50 after all Items are posted to the Account. An Overdraft Fee is not charged if your Account is overdrawn by \$50 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. Also, an Overdraft Fee is not charged if we previously returned the Item.</p>
<p><b>Item Returned Fee (NSF)</b></p>	<p><b>\$36 per Item</b> (No more than three Overdraft Fees and/or Item Returned Fees will be charged per Business Day)</p>	<p>You will be charged an Item Returned Fee (NSF) when 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. An Item Returned Fee is not charged if we previously returned the Item.</p>

### Optional Overdraft Protection Services

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

<p><b>Overdraft Funding</b></p>	<p>Money is transferred automatically from your linked BMO Harris savings, money market or other checking Account. Transfers are subject to funds availability and transfer limitations. You must speak with your BMO Harris Banker to enroll in this service. For details and fee information, visit <a href="https://www.bmoharris.com/overdraft">bmoharris.com/overdraft</a>.</p>
<p><b>Overdraft Protection Line of Credit</b></p>	<p>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 <a href="https://www.bmoharris.com/overdraft">bmoharris.com/overdraft</a>.</p>

### 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](https://www.bmoharris.com/overdraft).*

<p><b>No overdraft coverage (Default)</b></p>	<p>\$0</p>	<p>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 or Item Returned Fee (NSF) will apply to these transactions.</p>
<p><b>Opt-in (Overdraft Program for ATM and Everyday Debit Card Transactions)</b></p>	<p>\$36 Overdraft Fee per Item; No more than three Overdraft Fees and/or Item Returned Fees will be charged per Business Day</p>	<p>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 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 <a href="https://www.bmoharris.com">bmoharris.com</a> and modifying your overdraft preferences.</p>

### 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 <sup>1</sup>	Coupon Collection	\$10.00 per envelope
BMO Harris ATM and Debit Card	Free	Domestic Collection	\$15.00 + cost <sup>6</sup>
BMO Harris ATM Mini-Statement	Free	Foreign Collection	\$45.00 + cost <sup>6</sup>
BMO Harris ATM Transactions	Free	<b>Statement and Account Servicing</b>	
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	<b>Miscellaneous</b>	
Participating ATMs in the U.S.	Free <sup>2</sup>	Deposited Item Returned <sup>7</sup>	\$12.00
Wire Transfer—Incoming	Free	Special Letter (Immigration, Verification of Deposit, etc.)	\$10.00
<b>Payments and Transfers</b>		Verification of Deposit Form from Third Party	\$5.00
BMO Harris Bill Pay®—Expedited Payment	Up to \$15.00	<b>Legal Document Processing</b>	
Overdraft Funding Transfer Fee <sup>3</sup>	\$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 <sup>4</sup>	\$30.00	Retrieval Fee for Legal Documents in Storage	Up to \$50.00
Wire Transfer—Outgoing International <sup>4</sup>	\$50.00	<b>Non-Customer Check Cashing</b>	
<b>ATM and Debit Card</b>		Cashing a Check of \$50 or more Drawn on BMO Harris	\$10.00 per Check
Debit or ATM Card Expedited Delivery	\$30.00	<sup>1</sup> Message and data rates may apply. Contact your wireless carrier for details. <sup>2</sup> Foreign Transaction Fees will apply at BMO branded ATMs and Allpoint® ATMs located outside of the United States. <sup>3</sup> Only applicable to checking and money market checking accounts. <sup>4</sup> This fee does not apply to CDs and IRAs. <sup>5</sup> 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. <sup>6</sup> Cost may include additional correspondent bank fees, collecting bank fees, communication fees, messenger fees and any other costs incurred. <sup>7</sup> Includes Items deposited by any method, including with a BMO Harris Teller or Customer Service Representative, by mail, depository or BMO Harris ATM.	
Debit or ATM Card Replacement	\$5.00		
Foreign Transaction Fee <sup>2,5</sup>	2.8% of the transaction amount		
<b>Checks, Money Orders and Gift Cards</b>			
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		