

Exclusive benefits for our customers



Experienced professionals dedicated to you.

Concierge-level service

Your Premier Banker and BMO Harris Financial Advisor work as a team to proactively find ways to improve your finances and address questions or concerns

Your journey begins with a Financial Plan

Understanding your core values and objectives

Providing solutions to help meet your unique goals, plans and dreams you hope to achieve

Investment solutions* tailored to your specific goals

Strategic asset allocation and insurance solutions

Professionally managed, diversified portfolios

Self-directed stock trading

A credit card designed for your lifestyle.

BMO Harris Premier Services¹ Premium Rewards Mastercard[®] credit card²

Earn BMO Harris RewardsSM points redeemable for gift cards, cash back, merchandise and travel

Receive 45,000 bonus points after \$5,000 in qualifying purchases during the first three months of account opening

Three points per \$1 spent on qualifying dining, airfare and hotel purchases up to \$2,500 in combined spend each calendar quarter; one point for every \$1 spent on all other purchases with no earnings cap²

15% anniversary point bonus every year³

Travel benefits

No foreign transaction fees⁴

Two complimentary visits to airport VIP lounges worldwide through Priority Pass[™] Select⁵

Extended Warranty, Price Protection and Purchase Assurance⁶

Rental car insurance worldwide

Lost or damaged luggage coverage

Emergency card replacement through Mastercard[®] Global Services

Premium banking services just for you.

BMO Harris Premier[™] Account⁷

Unlimited fee-free transactions at over 40,000 BMO Harris and Allpoint[®] network ATMs nationwide⁸

Unlimited non-BMO Harris ATM transactions,⁹ with a rebate of up to \$25 per statement period on ATM surcharge fees charged by other banks

Tiered rate of interest on account balance

Waived monthly maintenance fee if certain terms are met¹⁰

No fee for paper statements, cashier's checks and incoming wire transfers

Complimentary extras

Higher BMO Harris Mobile Deposit[®] limits, up to \$10,000 per week¹¹

Purchase fee waived on BMO Harris Bank Mastercard[®] gift cards¹²

24-hour dedicated Premier Services support team available by phone

No annual rental fee on 3" x 5" safe deposit box¹³

Promotional offers on other BMO Harris products and services when available

A consultative approach to borrowing.

Mortgage

Dedicated processing and underwriting team

Closing cost discount of up to \$200 with Auto Pay¹⁴

Up to 0.25% interest rate discount on a Jumbo mortgage if certain balance thresholds are met¹⁵

Home equity line of credit

Dedicated processing and underwriting team

\$75 annual fee is waived¹⁶

Interest rate discount up to 0.50%: 0.25% with Auto Pay and 0.25% if certain balance thresholds are met¹⁷

Option to lock in your balance at a fixed rate and term

Auto lending and unsecured personal loans

Interest rate discount up to 0.50%: 0.25% with Auto Pay and 0.25% if certain balance thresholds are met¹⁷

Loan processing fee waived

- ¹ Talk to a Premier Banker for details.
- ² Participation in BMO Harris Rewards subject to terms and conditions found in BMO Harris RewardsSM Program Rules, available at: <https://www.bmoharris.com/bmoharrisrewardsconsumer>. The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. While points and cash back don't expire, any accrued points or cash back will be forfeited upon Account closure. All cash back is redeemable in the form of a statement credit. The introductory rewards bonus is based on total net qualified purchases made in the first three months of account opening and rewards will be awarded to qualifying Accounts 3-4 weeks after the conclusion of the three month period. Offer only available for credit card applications received between November 6, 2018 and October 31, 2019.
- ³ Anniversary Bonus is based on qualified net purchases made in the year prior to Anniversary Date. Please see the Program Rules for more information about the Anniversary Bonus. Bonus will post to your account 4-6 weeks from your Anniversary Date.
- ⁴ See Summary of Credit Terms for more information: <https://www.bmoharris.com/pdf/credit/premier.pdf>.
- ⁵ As a Priority PassSM Select member, you agree to abide by the Priority Pass Conditions of Use, which can be found in the lounge directory included with your membership credentials or at www.prioritypass.com/en/Select. See Guide to Benefits for additional information.
- ⁶ Certain terms, conditions, and exclusions apply. Extended Warranty and Price Protection are underwritten by New Hampshire Insurance Company, an AIG company. Call 1-800-MASTERCARD (1-800-627-8372) for complete coverage terms and conditions or for assistance. Refer to the Mastercard Guide to Benefits at <https://www.bmoharris.com/pdf/credit/premiummctgb.pdf> for more information.
- ⁷ BMO Harris PremierSM Account is not exclusive to BMO Harris Premier Services and additional checking accounts are available. Fees apply to these accounts. Complete terms and conditions that apply to each banking deposit product and service will be provided to you when you apply.
- ⁸ Foreign Transaction Fees will apply at Allpoint[®] ATMs located outside of the United States.
- ⁹ The ATM Operator or network may charge you a fee for a transaction or balance inquiry.
- ¹⁰ \$30 monthly maintenance fee is waived when you have one of the following: \$25,000 minimum daily balance, \$50,000 in combined balances with Relationship Waiver, or a BMO Harris Financial Advisors, Inc. investment account. Certain conditions apply for Relationship Waiver. BMO Harris does not automatically link your accounts for Relationship Waiver. Additional information on Relationship Waiver can be found in the Deposit Account Disclosures and the Deposit Account Agreement for Personal and Business Accounts. You must request the BMO Harris Financial Advisors, Inc. investment account waiver from a BMO Harris Banker. The Account Owner must also be an owner of the BMO Harris Financial Advisors, Inc. investment account.*
- ¹¹ Mobile Deposit is available using the BMO Digital Banking Mobile App. This service may not function on older devices. Users must be a BMO Digital Banking customer with a BMO Harris account opened for more than 5 calendar days. Deposits are not immediately available for withdrawal. For details, please see the BMO Digital Banking Agreement found at bmoharris.com/legal.
- ¹² Funds on Gift Cards are NOT FDIC insured. Gift Cards can be purchased by BMO Harris deposit account holders at full-service BMO Harris branches. The number of Gift Cards a customer can purchase at any full-service BMO Harris branch in a single transaction is 25. The maximum dollar amount to be loaded onto a Gift Card in the branch is \$500. Other fees apply as described in the BMO Harris Bank Mastercard[®] Gift Card Cardholder Agreement.
- ¹³ BMO Harris Premier Services clients are eligible for a free 3" x 5" safe deposit box. Boxes are not available at all BMO Harris branches. Visit your local branch or call 1-888-340-2265 for availability. Additional local city taxes and safe deposit box fees could apply.
- ¹⁴ Closing cost discount available when you authorize BMO Harris to withdraw your loan payment each month from a BMO Harris checking account using Auto Pay. This discount can only be applied to the purchase or refinance of a primary residence. Closing cost discount of \$100 on with Auto Pay from your BMO Harris Smart MoneySM Account, BMO Harris Smart AdvantageSM Account or BMO Harris Select Checking[®] account. Closing cost discount of \$200 with Auto Pay from your BMO Harris PremierSM Account or BMO Harris Portfolio Checking[®] account. FHA loans do not require Auto Pay to receive this discount.
- ¹⁵ Jumbo loans are loans greater than \$484,350. Loan limits are subject to change. Applicant must meet one of the eligibility requirements in to order to receive the relationship pricing discount: New or existing Private Bank client discount of up to 0.375%; new or existing Premier Services client discount of up to 0.25%; new or existing BMO Harris client with at least \$100,000 in BMO Harris deposit accounts discount of up to 0.125% (including trust accounts titled in the name of the Applicant) at the time of closing after all related closing costs have been applied.
- ¹⁶ Fee Information: The \$75 annual fee on the opening date and each year after through the ninth anniversary of loan opening is waived for Premier Services customers.
- ¹⁷ Auto Pay discount: To receive a 0.25% rate discount, you must authorize BMO Harris to withdraw your loan payment each month from a BMO Harris eligible checking account (Auto Pay): BMO Harris Smart MoneySM Account, BMO Harris Smart AdvantageSM Account, BMO Harris Select Checking[®], BMO Harris PremierSM Account, or BMO Harris Portfolio Checking[®]. To receive an additional 0.25% rate discount you must have a combined minimum balance of \$250,000.

*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.**

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