

# Certificate of Deposit (CD)

## 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

<b>Minimum deposit needed to open Account</b>	Varies	The minimum deposit to open this CD is based on the initial term of the CD you selected and was made available to you before you submitted your application.
<b>Pays interest</b>	Yes <sup>1</sup>	We provide our interest rates and Annual Percentage Yields (APYs) for standard CDs and CD specials on our web page and we made them available to you before you submitted your application. You will be paid this rate until the maturity date of the term of your CD. The APY assumes interest and principal remains on deposit until maturity. A withdrawal will reduce earnings. For all CDs with maturities less than one year, interest for your Account will be compounded daily and will be credited to your CD at maturity. For all CDs with maturities one year or greater, interest for your Account will be compounded daily and will be credited to your CD quarterly.
<b>Transaction Limitations</b>		Each CD is treated as a separate Account with its own interest rate and maturity. You cannot make additional deposits into or withdrawals from this Account until the maturity date. Additional funds may be added and withdrawals may be made during the grace period of 10 calendar days after the maturity date.

<sup>1</sup> We use the Daily Balance Method to calculate the interest on this Account. This method applies a Daily Rate to the Ledger Balance in this Account each day. Interest begins to accrue on the Business Day you deposit cash or any non-cash Item (for example checks). We reserve the right not to pay interest on any deposited Item that is returned to us as unpaid.

### Maturity, renewal and grace period

<b>Automatic renewal</b>	At the maturity date, this Account will automatically renew to another CD of equal term at the then-current interest rate and APY for that term and current balance. If the CD has a balance less than \$1,000 it will automatically renew for the same term with an interest rate and APY set by us as shown on the then-current rate sheet.
<b>Grace period</b>	You will have a grace period of 10 calendar days after the maturity date to withdraw funds without being charged an early withdrawal penalty. If you close your CD during the grace period, accrued and unpaid interest will not be paid. We will send you a pre-maturity reminder and a confirmation of the renewal.

## Early withdrawal penalty

When you make a deposit to any one of our CD products, you agree to keep the funds on deposit until the stated maturity date. The maturity date is the first day you can change the term or rate or make a withdrawal without paying an early withdrawal penalty. We reserve the right to permit withdrawals of principal upon maturity only. If we permit you to make an early withdrawal of principal before maturity, you will pay an early withdrawal penalty. The penalty is calculated using the interest rate applicable to the CD at the time of early withdrawal. If the amount of the penalty exceeds the amount of your accrued and unpaid interest, then a reduction of principal would be required in order to pay the penalty.

Early withdrawal penalty	CD Term	Interest Penalty
	1 month (7–59 days)	You will be charged all interest earned
	2 months–11 months (60 days–up to and including 364 days)	You will be charged 90 days interest
	12–23 months	You will be charged 180 days interest
	24–35 months	You will be charged 270 days interest
	36–47 months	You will be charged 365 days interest
	48 months or longer	You will be charged 545 days interest
	Short Term CD Special (2–11 months)	You will be charged 180 days interest
	Long Term CD Special (12 months or longer)	You will be charged 365 days interest
Penalty waivers	<p>The penalty will be waived in the following circumstances:</p> <ul style="list-style-type: none"> <li>• Any Account Owner of the CD passes away.</li> <li>• Any Account Owner of the CD is judicially declared legally incompetent.</li> <li>• Any Account Owner of the CD has separate CDs with an FDIC-insured bank and that bank merges with BMO Harris Bank, and within one year of the merger the Account Owner withdraws the amount of the combined CD balances that exceed FDIC deposit insurance coverage. However, please note that the FDIC may only insure CDs separately for six months after the date of the merger and any amount OF YOUR COMBINED DEPOSIT BALANCES in excess of the FDIC deposit insurance coverage will not be insured after such date. Additional information regarding FDIC deposit insurance coverage can be found at FDIC.gov.</li> <li>• The CD has a feature where it will automatically renew at maturity and the withdrawal is made during the 10-day calendar day grace period after the maturity date of the CD.</li> </ul>	

## 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 Harris ATM and Debit Card	Free	Coupon Collection	\$10.00 per envelope
BMO Harris ATM Mini-Statement	Free	Domestic Collection	\$15.00 + cost <sup>7</sup>
BMO Harris ATM Transactions	Free	Foreign Collection	\$45.00 + cost <sup>7</sup>
BMO Harris Bank by Phone <sup>®</sup>	Free	Statement and Account Servicing	
BMO Harris Bill Pay <sup>®</sup>	Free (excludes expedited payments)	Account Activity Printout	\$5.00
BMO Harris Mobile Banking <sup>®</sup>	Free <sup>2</sup>	Account Balancing / Research	\$40.00 per hour, \$15.00 minimum
BMO Harris Online Banking <sup>®</sup>	Free	Duplicate Statement	\$5.00
BMO Harris Total Look <sup>®</sup>	Free	Photocopies of Canceled Checks	First three Checks are free; \$5.00 for each additional
Combined Statement	Free	Miscellaneous	
Debit or ATM Card Point-of-Sale (POS) Transactions	Free	Deposited Item Returned <sup>8</sup>	\$12.00
Participating ATMs in the U.S.	Free <sup>3</sup>	Special Letter (Immigration, Verification of Deposit, etc.)	\$10.00
Wire Transfer—Incoming	Free	Verification of Deposit Form from Third Party	\$5.00
Payments and Transfers		Legal Document Processing	
BMO Harris Bill Pay <sup>®</sup> —Expedited Payment	Up to \$15.00	Citations, Garnishments, Levies and Other Court Orders	Up to \$100.00
Overdraft Funding Transfer Fee <sup>4</sup>	\$10.00 per transfer; maximum one transfer fee per Business Day	Retrieval Fee for Legal Documents in Storage	Up to \$50.00
Wire Transfer—Outgoing Domestic <sup>5</sup>	\$30.00	Non-Customer Check Cashing	
Wire Transfer—Outgoing International <sup>5</sup>	\$50.00	Cashing a Check of \$50 or more Drawn on BMO Harris	\$10.00 per Check
ATM and Debit Card		<sup>2</sup> Message and data rates may apply. Contact your wireless carrier for details. <sup>3</sup> Foreign Transaction Fees will apply at BMO branded ATMs and Allpoint <sup>®</sup> ATMs located outside of the United States. <sup>4</sup> Only applicable to checking and money market checking accounts. <sup>5</sup> This fee does not apply to CDs and IRAs. <sup>6</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>7</sup> Cost may include additional correspondent bank fees, collecting bank fees, communication fees, messenger fees and any other costs incurred. <sup>8</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 Expedited Delivery	\$30.00		
Debit or ATM Card Replacement	\$5.00		
Foreign Transaction Fee <sup>3,6</sup>	2.8% of the transaction amount		
Checks, Money Orders and Gift Cards			
BMO Harris Gift Card	\$4.00		
Cashier's Check	\$10.00		
Deluxe <sup>®</sup> Check Orders	Varies by account type and style		
Money Order (\$1,000 maximum)	\$5.00		
Temporary Checks (only sold in sets of three)	\$3.00 per set		