

Important Notice and Change in Terms for Personal and Business Deposit Accounts

Please read this Important Notice and Change in Terms and keep a copy for your records. This notice describes amendments to the Deposit Account Disclosures, BMO Harris Bank Business Service Fee Schedules, and the Deposit Account Agreement for Personal and Business Accounts.

EFFECTIVE NOVEMBER 1, 2018, the following changes apply to the account listed below:

Platinum Money Market

- We are removing the minimum balance requirement and the monthly maintenance fee. Please note that we may close the Account if the Account balance is zero.

EFFECTIVE DECEMBER 1, 2018, the following changes apply to the accounts listed below:

BMO Harris Premier™ Account

- Duplicate safety paper checks purchased through the Bank will be available at a discount. All other check prices remain unchanged.

Statement Savings

- The monthly maintenance fee will be waived when the minimum daily Ledger Balance in the Account is \$100, not \$500.
- The monthly maintenance fee will be waived when the Primary Account Owner is under the age of 25, not under the age of 18.
- Monthly Auto Save transfers into this Account will no longer waive the monthly maintenance fee.
- All other methods to waive the monthly maintenance fee remain unchanged.

EFFECTIVE DECEMBER 1, 2018, the following changes apply to all accounts:

We will no longer offer temporary checks. For customers needing emergency checks, money orders and cashier's checks will still be available.

Deposits mailed to the Bank at P.O. Box 88840, Carol Stream IL 60188-8840 and received before 2:00 p.m. Central Time will be considered deposited on the Business Day they are received. Deposits mailed to a BMO Harris branch will be considered deposited on the Business Day they are received.

If you keep your Account(s) open after December 1, 2018 you will have agreed to these changes.

BMO Harris Health Savings Account® (HSA)

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	\$0	An initial deposit is not required to open this Account.
Monthly maintenance fee	\$0	No monthly maintenance fee.
Pays interest	Yes ¹	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. The tiers are as follows: \$0.01–\$4,999.99, \$5,000–\$9,999.99, \$10,000–\$24,999.99, \$25,000–\$49,999.99, \$50,000–\$99,999.99, \$100,000–\$249,999.99, \$250,000–\$499,999.99, \$500,000–\$999,999.99, \$1,000,000 or more. For current interest rates, ask your BMO Harris Banker for a current Interest Rate Sheet or call 1-888-340-2265.
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.
Account transfer fee	\$25	We charge this fee when you transfer your Account to a new custodian.
Statements	We will send you statements monthly. Contact us to request Check Images if you are not currently receiving them.	
Check orders	The price for other check orders varies by check style.	

¹ 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)	We post transactions in the following order at the end of each Business Day (Monday–Friday except federal holidays): <ol style="list-style-type: none"> 1. Deposits and other credits received prior to the cutoff times. 2. ATM withdrawals and non-returnable debits. 3. POS transactions using your Card. 4. ACH transactions. 5. Checks. 6. Bank-generated transactions, including fees, interest and surcharge rebates. For more details and to read an example, see Section 2.C of the Agreement.	
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.
	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. Read the BMO Harris Mobile Banking End User Terms for information on funds availability for Mobile Deposits.	
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.

We will return as unpaid 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. If we return an Item unpaid, you may be charged the fee described below. There are some Items we are unable to return. If we are unable to return an Item that overdraws your Account, we will use our discretion to pay it and you will not be charged a fee.

An overdraft of your HSA may cause your HSA to be disqualified by the IRS. Any taxes or other expenses you incur because of an overdraft are your responsibility.

Item Returned Fee (NSF)	\$36 per Item (Maximum four 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.
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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 ⁷
BMO Harris ATM Transactions	Free	Foreign Collection	\$45.00 + cost ⁷
BMO Harris Bank by Phone [®]	Free	Statement and Account Servicing	
BMO Harris Bill Pay [®]	Free (excludes expedited payments)	Account Activity Printout	\$5.00
BMO Harris Mobile Banking [®]	Free ²	Account Balancing / Research	\$40.00 per hour, \$15.00 minimum
BMO Harris Online Banking [®]	Free	Duplicate Statement	\$5.00
BMO Harris Total Look [®]	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 ⁸	\$12.00
Participating ATMs in the U.S.	Free ³	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 [®] —Expedited Payment	Up to \$15.00	Citations, Garnishments, Levies and Other Court Orders	Up to \$100.00
Overdraft Funding Transfer Fee ⁴	\$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 ⁵	\$30.00	Non-Customer Check Cashing	
Wire Transfer—Outgoing International ⁵	\$50.00	Cashing a Check of \$50 or more Drawn on BMO Harris	\$10.00 per Check
ATM and Debit Card		² Message and data rates may apply. Contact your wireless carrier for details.	
Debit or ATM Card Expedited Delivery	\$30.00	³ Foreign Transaction Fees will apply at BMO branded ATMs and Allpoint [®] ATMs located outside of the United States.	
Debit or ATM Card Replacement	\$5.00	⁴ Only applicable to checking and money market checking accounts.	
Foreign Transaction Fee ^{3,6}	2.8% of the transaction amount	⁵ This fee does not apply to CDs and IRAs.	
Checks, Money Orders and Gift Cards		⁶ 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.	
BMO Harris Gift Card	\$4.00	⁷ Cost may include additional correspondent bank fees, collecting bank fees, communication fees, messenger fees and any other costs incurred.	
Cashier's Check	\$10.00	⁸ Includes Items deposited by any method, including with a BMO Harris Teller or Customer Service Representative, by mail, depository or BMO Harris ATM.	
Deluxe [®] 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		