

Platinum Money Market

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	\$5,000										
Monthly maintenance fee	\$0	No monthly maintenance fee.									
Pays interest	Yes ¹	<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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Transaction limitations	<p>Deposits of any amount are allowed at any time. Withdrawals or transfers from money market accounts are unlimited when made in person at BMO Harris, at an ATM, by messenger, or by a request by mail or speaking to a telephone representative to have a check made payable to you.</p> <p>We limit all other withdrawals or transfers, including those made by Check, POS, ACH, wire, automated telephone banking and online banking, and including transfers to repay BMO Harris loans, to a combined total of six per month or monthly statement period.</p>										
Transaction limitation fee	\$15	Assessed for each transaction that exceeds transaction limitations described above.									
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	We will send you statements with Check Images monthly. Contact us to request Check Images if you are not currently receiving them.										
<p>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.</p>											

Processing policies and dispute resolution

<p>Posting order (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"> 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>	
<p>Funds availability summary</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 deposit. The remainder will be available two (2) Business Days after the day of deposit.</p>	
<p>Dispute resolution</p>	<p>This Account is subject to the arbitration provision set forth in Section 7.EE of the Agreement.</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.

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.

<p>Item Returned Fee (NSF)</p>	<p>\$36 per Item (Maximum four per Business Day)</p>	<p>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.</p>
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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 Digital Banking	Free ²	Coupon Collection	\$10.00 per envelope
BMO Harris ATM and Debit Card	Free	Domestic Collection	\$15.00 + cost ⁷
BMO Harris ATM Mini-Statement	Free	Foreign Collection	\$45.00 + cost ⁷
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 ³	Deposited Item Returned ⁸	\$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 ⁴	\$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 ⁵	\$30.00	Retrieval Fee for Legal Documents in Storage	Up to \$50.00
Wire Transfer—Outgoing International ⁵	\$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	² Message and data rates may apply. Contact your wireless carrier for details.	
Debit or ATM Card Replacement	\$5.00	³ Foreign Transaction Fees will apply at BMO branded ATMs and Allpoint [®] ATMs located outside of the United States.	
Foreign Transaction Fee ^{3,6}	2.8% of the transaction amount	⁴ Only applicable to checking and money market checking accounts.	
Checks, Money Orders and Gift Cards		⁵ This fee does not apply to CDs and IRAs.	
BMO Harris Gift Card	\$4.00	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.	
Cashier's Check	\$10.00	⁷ Cost may include additional correspondent bank fees, collecting bank fees, communication fees, messenger fees and any other costs incurred.	
Deluxe [®] Check Orders	Varies by account type and style	⁸ Includes Items deposited by any method, including with a BMO Harris Teller or Customer Service Representative, by mail, depository or BMO Harris ATM.	
Money Order (\$1,000 maximum)	\$5.00		