

Statement Savings

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	\$25										
Temporary fee waiver	The monthly maintenance fee will be waived for the first 93 days after Account opening.										
Monthly maintenance fee and waivers	\$5	<p>We charge this fee on the last calendar day of the month (or on the statement period date if this Account receives benefits under Relationship Waiver¹) if you do not meet any one of the waiver requirements listed below:</p> <ul style="list-style-type: none"> • The minimum daily Ledger Balance in this Account is \$100 or more for the month. • The Primary Account Owner is under 25 years of age on the day the fee is to be assessed. • Your BMO Harris Select Checking[®] account meets its \$10,000 minimum Combined Balance requirement and you have requested we link this Account to your BMO Harris Select Checking account to receive benefits under Relationship Waiver¹. Monthly maintenance fee waiver is limited to a total of two accounts that can be either Statement Savings and/or BMO Harris Select Money Market[®] accounts. • Your BMO Harris Portfolio Checking[®] account meets its \$25,000 minimum Combined Balance requirement and you have requested we link this Account to your BMO Harris Portfolio Checking account to receive benefits under Relationship Waiver¹. Monthly maintenance fee waiver is limited to a total of four accounts that can be either Statement Savings and/or BMO Harris Select Money Market accounts. • Your Wealth Checking account meets its \$25,000 minimum Average Daily Balance requirement and you have requested we link this Account to your Wealth Checking account to receive benefits under Relationship Waiver¹. Monthly maintenance fee waiver is limited to a total of four accounts that can be either Statement Savings and/or BMO Harris Select Money Market accounts. 									
Pays interest	Yes ²	<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 quarterly on the last calendar day of the quarter.</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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\$10,000 – \$24,999.99	\$100,000 – \$249,999.99	\$1,000,000 or more									

Account opening and usage *(continued)*

Transaction limitations	<p>Deposits of any amount are allowed at any time. Withdrawals or transfers from savings 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 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. Transactions that exceed the limit will not be allowed.</p>	
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.
Account closing fee	\$50	If closed within 90 days of Account opening.
Statements	We will send you statements quarterly. If you link this Account to receive benefits under Relationship Waiver ¹ , the statement period date and frequency for this Account will change to be the same statement period as the BMO Harris Select Checking, BMO Harris Portfolio Checking or Wealth Checking account to which this Account is linked.	
<p>¹ If you link this Account to receive benefits under Relationship Waiver, all references to "month" mean "statement period". Ask your BMO Harris Banker for additional information, as well as to request Relationship Waiver and to link your Accounts. We do not automatically link your Accounts. Additional information on Relationship Waiver can be found in Section 7.L of the Agreement.</p> <p>² 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

Posting order (the order in which Items are credited or debited)	<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>	
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.
<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. All funds will be available two (2) Business Days after the day of deposit.</p>		
Dispute resolution	This Account is subject to the arbitration provision set forth in Section 7.EE of the Agreement.	

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 ³	Coupon Collection	\$10.00 per envelope
BMO Harris ATM and Debit Card	Free	Domestic Collection	\$15.00 + cost ⁸
BMO Harris ATM Mini-Statement	Free	Foreign Collection	\$45.00 + cost ⁸
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 ⁴	Deposited Item Returned ⁹	\$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 ⁵	\$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 ⁶	\$30.00	Retrieval Fee for Legal Documents in Storage	Up to \$50.00
Wire Transfer—Outgoing International ⁶	\$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	³ Message and data rates may apply. Contact your wireless carrier for details.	
Debit or ATM Card Replacement	\$5.00	⁴ Foreign Transaction Fees will apply at BMO branded ATMs and Allpoint [®] ATMs located outside of the United States.	
Foreign Transaction Fee ^{4,7}	2.8% of the transaction amount	⁵ Only applicable to checking and money market checking accounts.	
Checks, Money Orders and Gift Cards		⁶ This fee does not apply to CDs and IRAs.	
BMO Harris Gift Card	\$4.00	⁷ 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	⁸ 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	⁹ 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		