

BMO Harris Bank offers Automatic Loan Payments as a convenient service that can help simplify paying your BMO Harris loan. Once you provide your written authorization, on each date when a loan payment is due, BMO Harris will withdraw your recurring loan payments from the bank/credit union checking or savings account that you designate.

Complete the second page of this form if you want to:

- **Activate recurring automatic loan payments**
Complete the Activate section and the Required Account Information section.
- **Change the checking/savings account from which recurring direct debits are made to pay loan payments**
Complete the Change Account section and the Required Account Information section.
- **Change the date that payments are made from your checking/savings account**
Complete the Change Payment Date section and the Required Account Information section. **NOTE:** This option is not allowed for some loan products.
- **Cancel recurring automatic loan payments**
Complete the Cancel section and the Required Account Information section. **NOTE:** You can also request cancellation of your Automatic Loan Payment by mailing or faxing a letter to BMO Harris. Please see details on the second page on cancelling your automatic loan payments.

- **Change your Auto-Pay Amount**
Complete the Change Auto-Pay Amount section and Required Account Information section. **NOTE:** Auto-Pay Amount changes are not allowed for some loan products.

Auto-Pay Amount:

Unless you specify a greater amount, the "Auto-Pay Amount" will be the Periodic Payment for your Loan. "Periodic Payment" means the amount payable on your loan according to your loan documents for a given payment period and shown on your periodic loan statement or coupon. Depending on the type of loan, your Periodic Payment may include principal, interest and escrow payments for taxes, insurance, etc. For home equity lines of credit (HELOCs), your Periodic Payment includes the annual fee for the month when that fee comes due. Your Periodic Payment does not include past due amounts from previous months. Your Periodic Payment may vary from time to time, based on your type of loan (for example, if your loan has an adjustable interest rate). **NOTE:** For certain Loans, for example, home equity lines of credit (HELOCs), the Auto-Pay Amount may also include late fees and other amounts that may become due under your loan documents. To find out if this applies to your loan, please contact BMO Harris at 1-888-340-2265 (BANK).

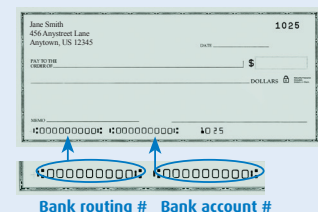
If you are submitting this form to **ACTIVATE** recurring automatic loan payments, please read these instructions before proceeding:

- **Borrower Must Be an Account Holder**
At least one of the borrowers on your BMO Harris loan must be an account holder on the account that you designate to be debited for your recurring automatic loan payments.
- **Complete and sign this Automatic Loan Payment Authorization form**
Complete the Activate section and the Required Account Information section. Make sure that the person signing this form is both a borrower on the BMO Harris loan AND a holder of the deposit account from which recurring loan payments will be debited.
- **Send the completed Automatic Loan Payment Authorization form by U.S. postal mail to:**
BMO Harris Bank, Loan Maintenance, P.O. Box 2045,
Milwaukee, WI 53201
Or fax to 1-262-938-8169.

NOTE: If your designated deposit account is at a financial institution other than BMO Harris: Please include with your Automatic Loan Payment Authorization Form, a voided check for the deposit account that you designate to be debited for your recurring automatic loan payments.

The voided check must show the account holder's name and address (see sample).

Account holder's name and address must be printed on the check. Starter checks without a name and address cannot be accepted for account authentication.



If not, you must include with your Automatic Loan Payment Authorization form, a letter from the financial institution confirming the account and confirming the name of the account holder. The letter **MUST** be drafted on the financial institution's letterhead with the institution's name and address and must include the account number and bank routing number.

Complete only the applicable box in this section:

Activate:

I want to activate recurring Automatic Loan Payments for my loan from the deposit account designated below. Unless I specify a greater amount, the recurring payment will be the "Auto-Pay Amount" described on page 1.

We will notify you by letter when your application is approved and when your first Auto-Payment will occur.

Ensure sufficient account funds are available.

In order for your automatic loan payment to be processed, sufficient funds must be available in the designated deposit account on the Automatic Loan Payment date.

Cancel:

I want to cancel Automatic Loan Payment.

(NOTE: You can also request cancellation of your Automatic Loan Payment by mailing or faxing a letter signed by the account holder requesting cancellation of the automatic payment, including the loan number, the payment amount and the date the automatic payment should stop.)

Mailing Address: BMO Harris Bank, Loan Maintenance, P.O. Box 2045, Milwaukee, WI 53201 or Fax: 1-262-938-8169.

Once the cancellation is processed, BMO Harris Bank® will send a confirmation of cancellation notice to the borrower(s).

Please Note: Automatic payment cancellation requests must be received at least 5 business days prior to the next scheduled Automatic Loan Payment date.

Change Payment Date:

I want to change my Automatic Loan Payment date beginning on this date: / / (MM/DD/YY)

Check one box

- Mortgage loan—Change my payment date to the 5th of the month
- Construction loan—Change my payment date to the 5th of the month
- Consumer loan—Change my payment date to this day (Please enter a 2-digit date. Example: payment on the 9th of the month would be 09).

(NOTE: The new payment date for consumer loans cannot be earlier in the month than the due date in your loan documents. Example: If due date in your loan documents is the 20th of the month, the new payment date you pick must be the 21st up to the end of the month.)

Change Payment Amount:

I want to add \$ to each Auto-Pay amount.

(NOTE: Increases to the Auto-Pay Amount are not permitted for some loan types.)

Change Deposit Account:

I want to change the deposit account from which BMO Harris will withdraw my Auto-Pay amount each month.

(Provide new bank account information below.)

Required Account Information:

BMO Harris loan account number

(Omit leading zeros. Example: 0000012045 should be entered 12045.)

Direct debit account

Deposit account type

(Check one box. A voided check is required for a non-BMO Harris checking account. See instructions for other required account authentication documents.)

- Checking
- Savings

Required Account Holder Authorization:

I authorize BMO Harris to debit loan payments or make the changes indicated from the deposit account as defined above. I agree to have sufficient funds available to cover the payments on the loan payment due date.

(This authorization must be signed by the account holder who is also a borrower on the loan.)

Account holder's signature

Print name

Date signed

 / / (MM/DD/YY)

- My voided check or other account authentication documentation is included.

Bank routing number—non-BMO Harris accounts only

(See check example on reverse for number location. Enter 9 digits with any preceding and following zeros included. Example: 071234100 should be entered 071234100.)

Bank account number

(See check example on reverse for number location. Include any preceding or following zeros. Example: 3456700000 should be entered 3456700000.)

Once you've completed this form, mail to: BMO Harris Bank, Loan Maintenance, P.O. Box 2045, Milwaukee, WI 53201 Fax to: 1-262-938-8169

For internal use only:

Date received

Processed by (initials)

Processed date / /

SD Ref #



We're here to help.™