

Welcome to BMO Harris Bank

Switch Kit

Transitioning deposits and automatic payments to your new BMO Harris checking account in three simple steps



Welcome to BMO Harris

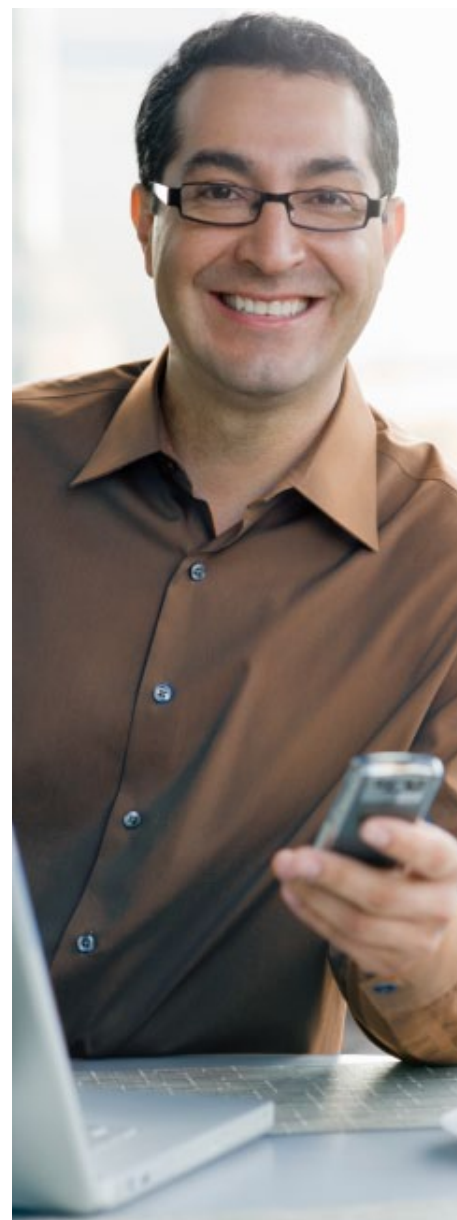
Thank you for opening your account with BMO Harris. We look forward to serving you. This handy Switch Kit will help you easily move your Automatic Payments and Direct Deposits over to BMO Harris.

These are the three simple steps to transitioning to BMO Harris:

- 1 Move your Direct Deposits to your new BMO Harris account
- 2 Determine which Automatic Payment Options are right for you. Options include:
 - BMO Harris Bill PaySM available to you after you've enrolled in BMO Harris Online BankingSM
 - BMO Harris Debit Card Service Provider Websites
 - BMO Harris Account Automatic Withdrawals
- 3 Once your Direct Deposits are going into your new account and all Automatic Payments are being deducted, you can close your former account

» Tip: Computer Security

For your protection, we recommend filling out these forms only on a trusted computer, as any information you put on the form could be saved within the browser's storage cache. This could potentially make your personal information accessible to any individual using this computer.



Ready to get started?

Simply fill out the attached forms with the necessary information and mail to the indicated parties.

If you're uncertain about anything along the way, please don't hesitate to give us a call or stop by a nearby BMO Harris branch. Helpful BMO Harris staff will be happy to walk you through the process or answer any questions you might have.



» Tip: Stop Using Your Former Account

When you decide to move your personal account services to BMO Harris, it's best to stop using the account at your former financial institution as soon as possible. Before you can fully close the former account, you'll want to make sure that all checks, debits and automated payments through online banking or your debit card have cleared. This could take several days to a few weeks.

1 Move your Direct Deposits

Complete the Direct Deposit Transfer Form on the next page to move your Direct Deposits from your former account to your new BMO Harris account. You will need to fill out, sign and mail one form to each party that initiates these deposits. Additionally, you will need to attach a voided check or pre-printed deposit slip from your new BMO Harris account.

Info you'll need to re-route your employer direct deposit

- Address on file with payroll
- Current address (if different than above)
- Your phone number(s), email address, Social Security Number
- Employer's name, address, phone number
- Your Employee ID Number
- BMO Harris account details and a voided check or pre-printed deposit slip

Info you'll need to re-route your Social Security deposit

- Social Security customers need to call the Social Security Administration at 1-800-772-1213 or go to www.ssa.gov

Info you'll need to re-route your military deposit

- If you have Direct Deposit through the military, visit mypay.dfas.mil



» **Tip:** To stay more organized throughout the process, use the Personal Account Tracker located on page 10.

1 Direct Deposit transfer form

(attach voided BMO Harris Bank check or pre-printed deposit slip here)



→ **To** _____
Company Name

Company Address

City, State, Zip Code

To Whom It May Concern,

→ I would like to **Establish Direct Deposit** **Change my existing Direct Deposit.**

Below you can find any information you will need to route my Direct Deposits.

→ _____
Employee ID Number Social Security Number

Checking Account 1 _____

Account Number

Amount (in dollars or percentage of deposit)

Checking Account 2 (optional) _____

Account Number

Amount (in dollars or percentage of deposit)

→ **I hereby authorize** _____ (employer/3rd party) to make such deposits directly to my BMO Harris account(s) shown above and authorize to accept such deposits.

Sincerely,

→ _____ (customer signature required) _____ (date)

→ _____
Customer Name Customer Phone Number

Customer Address Customer Email Address

City, State, Zip Code

2 Determine Automatic Payment options

There are several options to consider when establishing Automatic Payments. These include: BMO Harris Bill PaySM, Service Provider Websites and Automatic Withdrawals.

To help determine what's right for you, consider the following:

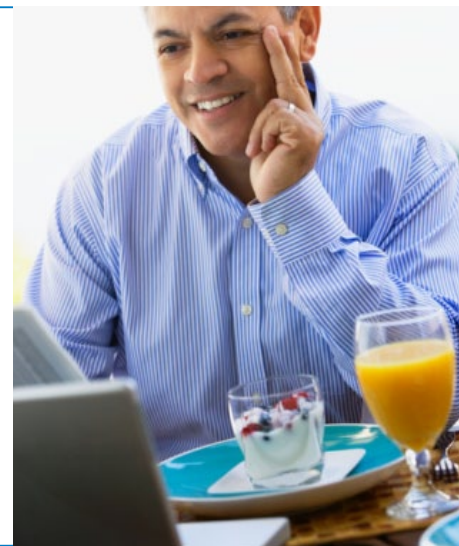
1	2	3
BMO Harris Bill Pay	BMO Harris Debit Card Service Provider Websites	BMO Harris Account Automatic Withdrawals
<p>Manage all your bills and payments from one website, anytime, anywhere.</p> <p>Set up email alerts to remind you when bills are due, if you've missed a payment and when bills are paid</p> <p>Review your bill payment history and quickly see what is paid and what is pending</p> <p>Free service — no checks or stamps needed</p>	<p>Pay your bills by visiting the website of each Service Provider.</p> <p>Same-day payment acknowledgement (in most cases)</p> <p>Debit or credit cards can often be used</p>	<p>Pay your bills through automatic withdrawals from your BMO Harris account.</p> <p>Automatic — so you don't have to think about making a payment</p> <p>A great option for any payments you want to make on time</p>
next steps	next steps	next steps
<p>Enroll via BMO Harris Online BankingSM at bmoharris.com</p>	<p>Notify Service Provider of your new BMO Harris debit card or credit card number</p>	<p>Fill out and mail to each Service Provider a copy of the "Automatic Payment Change Form" (see page 7) or go to Service Provider websites to complete this step</p>

Transitioning automatic withdrawals

If you've determined that automatic withdrawal is the option for you, gather information about all the organizations that make electronic withdrawals from your former account (e.g., rent/mortgage, utilities, tuition and other loan payments). Then use the following "Automatic Payment Change Form" on the next page to have automatic withdrawals or payments come from your new BMO Harris account.

Info you'll need to transition automatic payments

- Name and address of companies receiving payment
- Bank account numbers currently in use
- Dates of automatic withdrawal
- Dollar amount for automatic withdrawal
- BMO Harris account details and a voided check or pre-printed deposit slip



» **Tip:** To stay more organized throughout the process, use the Personal Account Tracker located on page 10.

2 Automatic payment change form

(attach voided BMO Harris Bank check
or pre-printed deposit slip here)



To Whom It May Concern,

I would like to **change accounts for automatic withdrawals**. Below is the date I would like to end payments from my former account and the information you will need to begin drawing money from my new BMO Harris account.

For automatic withdrawal via your BMO Harris checking account, complete and sign the form below.



_____ Date to Discontinue Withdrawal _____ Company Making Withdrawal

_____ Company Address _____ City, State, Zip Code

My Former Bank Account

Bank Name

Bank Routing Number

Account Number

Checking Savings

For (reason for payment)

On (date of month)

My New BMO Harris Account

BMO Harris Routing Number

BMO Harris Account Number

Checking Savings

Locating your routing and account number:

A barcode representing the routing and account numbers.

Routing Number **Checking Account Number**

Sincerely,



_____ (customer signature required) _____ (date)



_____ Customer Name _____ Customer Phone Number

_____ Customer Address _____ Customer Email Address

_____ City, State, Zip Code

3 Close your former account

Once all your checks have cleared and your automatic deposits and withdrawals (e.g., payroll, other credits, utility bills, rent/mortgage and other loan payments) have successfully transferred and are showing on your BMO Harris statement, you should close your former account. Simply complete, sign and send the following “Account Closing Form” to your former bank.

Info you’ll need to close your former account

- Address on file at your bank
- Your phone number(s)
- Bank account number(s) you are closing
- Address to send remaining balances



» Tip: Before You Close Your Account

To give you peace of mind that nothing has slipped through the cracks, use the handy Personal Account Tracker on page 10 to make note of things you’ve completed and things you still need to do.

→ To _____
 Company Name

 Company Address

 City, State, Zip Code

To Whom It May Concern,

I would like to **close my existing account(s)**. Below you can find the information you will need to close these accounts.

→

Checking Account Information _____ _____ Checking Account Number	Savings Account Information _____ _____ Savings Account Number
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All remaining balances should be sent to me at the address below.

Sincerely,

→ _____ (customer signature required) _____ (date)

→ _____ (co-signer name) _____ (co-signer signature)

→ _____
 Customer Name

 Customer Address

 City, State, Zip Code

 Customer Phone Number

 Customer Email Address

Frequently asked questions

Q: How long until my automatic payments transition to my BMO Harris account?

A: It depends on when your request is received by your service provider. It could take a few weeks for your request to be processed.

Q: How will I know that my request has been received and processed?

A: You will need to carefully monitor your accounts at your former bank and at BMO Harris to ensure all requested automatic payments have successfully transferred (i.e., you should see the deposit or withdrawal appear on your BMO Harris statement and disappear from your former bank's statement).

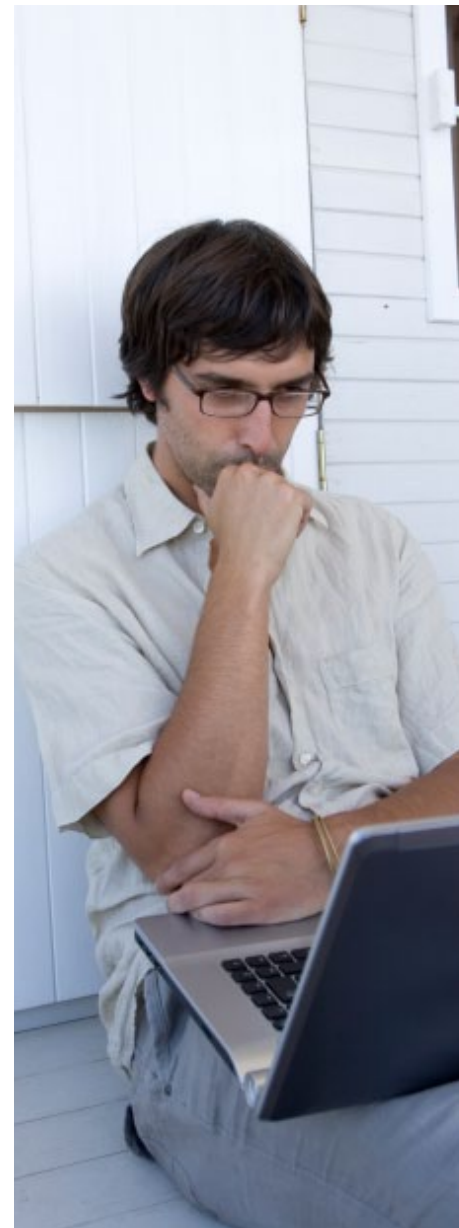
You can use the Personal Account Tracker on page 10 to help you confirm when transactions have successfully switched over to BMO Harris.

Q: What if a service provider attempts an automatic payment from my former account after I have already closed the former account?

A: We recommend that you do not close your former account until you confirm that all automatic payments have successfully transferred to your new BMO Harris account. Otherwise, you may find that you could be "overdrawn" in your former bank account and may face additional fees.

Q: What if I can't find the information I need to change a direct deposit/payment?

A: You should call your service provider directly if you need to collect or verify any information about your account.



Frequently asked questions cont.

Q: How do I change my Social Security direct deposit?

A: We recommend that you call the Social Security Administration office at 1-800-772-1213 or go to www.ssa.gov.

Q: What if I miss one of my automatic payments?

A: We recommend that you use the Personal Account Tracker on page 10 to ensure that nothing slips through the cracks.

Be sure to monitor your former bank statement to ensure that all automatic payments have successfully transferred to your new BMO Harris account before you close your former bank account.

Q: I would rather use Bill Pay versus an automatic payment. How do I set this up?

A: BMO Harris Bill PaySM is an easy, free and secure way to pay your bills allowing you complete control over your payments. You can enroll via BMO Harris Online BankingSM or learn more at bmoharris.com/tour.

Q: Can I use my BMO Harris debit card to pay my bills?

A: Yes, you can use your BMO Harris debit card to pay your bills by simply contacting your service provider and giving them your debit card information.



It's as easy as that!

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