BMO Harris Bank

Important Information regarding your Essential Business Checking account:

We're renaming your Essential Business Checking account. Starting 08/09/21, your Account will be named BMO Premium Business Checking. This does not change the terms of your Account.

Your Account number, debit card number, and PIN will not change. Any automatic deposits and payments will continue without interruption.

If you have questions about any of your BMO Harris accounts, please call us toll-free at 1-888-340-2265.

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Essential Business Checking

BMO Harris Bank Business Service Fee Schedule

This BMO Harris Bank Business Service Fee Schedule 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	$100	
Temporary fee waiver	The following fees are waived for the first 93 days after Account opening: monthly maintenance fees, coin and currency fees, wire transfer fees, other transaction fees, and Check Image fees, as listed below.	
Monthly maintenance fee and waiver	$15	We charge this fee on the last day of the statement period if you do not have an Average Collected Balance of $1,500 or more in this Account for the statement period.
Pays interest	No	
Coin and currency fees	• $0.25 per $100 in excess of $5,000 deposited in coin and currency per statement period • $4 per order of coin and currency exceeding 4 orders per statement period • $0.70 per standard strap of currency • $0.04 per piece of non-standard strap of currency • $6 per standard box of coin • $0.20 per roll when a partial box of coin is requested	
Wire transfer fees	$15 each $15 each $30 each $50 each	Domestic incoming wire transfer Foreign incoming wire transfer Domestic outgoing wire transfer Foreign outgoing wire transfer
Other transaction fees	First 200 transactions per statement period (non-ATM deposits, checks deposited, checks paid, and ACH credits and debits) without a per-transaction fee; $0.40 for each additional transaction.	
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.

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Account opening and usage (*continued*)

Statements	We will send you statements monthly. We will send you Check Images with your statement if you request them. We will charge you a $3 fee for this service each statement period even if there are no Check Images for that period unless you opt to go paperless through your BMO Digital Banking preferences. This fee will appear as "IMAGE STMT SURCHARGE" on your statement.

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): 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. 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. 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 the deposit. The remainder will be available two (2) Business Days after the day of the deposit.	
Dispute resolution	**This Account is subject to the arbitration provision set forth in Section 7.EE of the Agreement.**	

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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.

At our discretion, we may pay or return all Items that overdraw this Account. The following are fees that may be charged if you do not have sufficient available funds in your Account.

Overdraft Fee	**$36 per Item** (No more than four Overdraft Fees and/or Item Returned Fees will be charged per Business Day)	You will be charged an Overdraft Fee for each Item we pay (regardless of the amount of the Item) when your Account is overdrawn more than $5 after all Items are posted to the Account. An Overdraft Fee is not charged if your Account is overdrawn by $5 or less after all the Items are posted to the Account. We do not charge an Overdraft Fee for bank fees and service charges that overdraw your Account.
Consecutive Day Overdraft Fee	**$7 per Business Day** (Maximum 10 for each occasion your Account remains overdrawn)	You will be charged a Consecutive Day Overdraft Fee for each Business Day your Account is overdrawn in any amount after your Account is overdrawn for five consecutive Business Days. You will be charged this fee even if your Account is only overdrawn due to bank fees and service charges.
Item Returned Fee (NSF)	**$36 per Item** (No more than four Overdraft Fees and/or Item Returned Fees will be charged 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.

Optional Overdraft Protection Services

These are optional services that may be less expensive than overdraft and item returned fees.

Overdraft Funding	Money is transferred automatically from your linked BMO Harris savings, money market or other checking Account. Transfers are subject to funds availability and transfer limitations. You must speak with your BMO Harris Banker to enroll in this service.
Overdraft Protection Line of Credit	In the event of an overdraft, your line of credit will be accessed automatically up to your available credit limit. You must apply and be approved for the Overdraft Protection Line of Credit.

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Miscellaneous Service Fees

Read the BMO Harris Bank Business Service Fee Schedule for any additional fee information that applies to your Account.

Some services are not available at all locations.

Account Benefits	
BMO Digital Banking	Free[1]
BMO Harris ATM and Debit Card	Free
BMO Harris ATM Mini-Statement	Free
BMO Harris ATM Transactions	Free
BMO Harris Bank by Phone®	Free
BMO Harris Total Look®	Free
Combined Statement	Free
Debit or ATM Card Point-of-Sale (POS) Transactions	Free
Participating ATMs in the U.S.	Free[2]
Signature Guarantee	Free
Payments and Transfers	
BMO Harris Business Bill Pay®—Payments per Month	First 20 free; $0.50 for each additional
BMO Harris Business Bill Pay®—Expedited Payment	up to $15.00
Telephone Transfer (non-automated)	$3.00
ATM and Debit Card	
Debit or ATM Card Expedited Delivery	$30.00
Debit or ATM Card Replacement	$5.00
Foreign Transaction Fee[2,3]	2.8% of the transaction amount
Checks, Money Orders and Gift Cards	
BMO Harris Gift Card	$4.00
Cashier's Check	$10.00
Deluxe® Check Orders	Varies by account type and style
Money Order ($1,000 maximum)	$5.00
Collection Items (Bond, Note, Sight Draft, Check)	
Coupon Collection	$10.00 per envelope
Domestic Collection	$15.00 + cost[4]
Foreign Collection	$45.00 + cost[4]

Statement and Account Servicing	
Account Activity Printout	$5.00
Account Balancing / Research	$40.00 per hour, $15.00 minimum
Duplicate Statement	$5.00
Photocopy of a Canceled Check	$5.00
Night Deposit Services	
Night Deposit Locking Bag	$20.00
Night Deposit Locking Bag Replacement Key	$5.00
Night Deposit Zipper Bag	$5.00
Legal Document Processing	
Citations, Garnishments, Levies and Other Court Orders	$100.00 + cost[5]
Miscellaneous	
Check (MICR) Reject	$0.50
Deposited Item Returned	$12.00
Foreign Currency Exchange	$10.00
Foreign Currency Order	$10.00
Letter of Verification	$10.00
Negative Collected Fee	See definition[6]
Telephone Inquiry (non-automated)	$2.00
Verification of Deposit Form from Third Party	$5.00
Non-Customer Check Cashing	
Cashing a Check of $50 or More Drawn on BMO Harris	$10.00 per check

[1] Message and data rates may apply. Contact your wireless carrier for details.

[2] Foreign Transaction Fees will apply at BMO branded ATMs and Allpoint® ATMs located outside of the United States.

[3] 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.

[4] Cost may include additional correspondent bank fees, collecting bank fees, communication fees, messenger fees and any other costs incurred.

[5] Cost may include attorney fees and any other out-of-pocket fees.

[6] Please see definition in the Deposit Account Agreement for Personal and Business Accounts.

BMO Harris Bank

We're here to help.℠

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