

## Important Notice and Change in Terms for Personal and Business Deposit Accounts

Please read this Important Notice and Change in Terms and keep a copy for your records. This notice describes amendments to the Deposit Account Disclosures, BMO Harris Bank Business Service Fee Schedules, and the Deposit Account Agreement for Personal and Business Accounts.

**EFFECTIVE NOVEMBER 1, 2018**, the following changes apply to the account listed below:

### Platinum Money Market

- We are removing the minimum balance requirement and the monthly maintenance fee. Please note that we may close the Account if the Account balance is zero.

**EFFECTIVE DECEMBER 1, 2018**, the following changes apply to the accounts listed below:

### BMO Harris Premier™ Account

- Duplicate safety paper checks purchased through the Bank will be available at a discount. All other check prices remain unchanged.

### Statement Savings

- The monthly maintenance fee will be waived when the minimum daily Ledger Balance in the Account is \$100, not \$500.
- The monthly maintenance fee will be waived when the Primary Account Owner is under the age of 25, not under the age of 18.
- Monthly Auto Save transfers into this Account will no longer waive the monthly maintenance fee.
- All other methods to waive the monthly maintenance fee remain unchanged.

**EFFECTIVE DECEMBER 1, 2018**, the following changes apply to all accounts:

We will no longer offer temporary checks. For customers needing emergency checks, money orders and cashier's checks will still be available.

Deposits mailed to the Bank at P.O. Box 88840, Carol Stream IL 60188-8840 and received before 2:00 p.m. Central Time will be considered deposited on the Business Day they are received. Deposits mailed to a BMO Harris branch will be considered deposited on the Business Day they are received.

If you keep your Account(s) open after December 1, 2018 you will have agreed to these changes.

# BMO Harris Smart Money™ Account

## Deposit Account Disclosure and Bank Fee Schedule

This Deposit Account Disclosure and Bank 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		
<b>Minimum deposit needed to open Account</b>	\$25	
<b>Monthly maintenance fee and waivers</b>	\$5	We charge this fee on the last day of the statement period. This fee is waived if the Primary Account Owner is under 25 years of age on the day the fee is to be assessed.
<b>Pays interest</b>	No	
<b>BMO Harris ATMs and Participating ATMs</b>	Free	For deposits, withdrawals, transfers or balance inquiries. All transactions may not be available at all BMO Harris ATMs or at Participating ATMs.
<b>Non-BMO Harris ATM Transactions</b>	\$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.
<b>Stop payment fee</b>	\$35	Per request or renewal.
<b>Account closing fee</b>	\$50	If closed within 90 days of Account opening.
<b>Statements</b>	\$2 for paper statements Or \$0 for eStatements or if under 25 years of age	We will send you statements monthly. If you do not select eStatements we will charge you a \$2 fee each statement period we send you a paper statement. The fee will appear as “PAPER STMT FEE” on your statement. The fee will be waived if the Primary Account Owner is under 25 years of age or you select to only receive online statements through BMO Harris Online Banking® and not paper statements. To receive the online statements waiver, you must 1) be enrolled in BMO Harris Online Banking and 2) change your “Statement Preferences” in BMO Harris Online Banking to “Electronic Only” for this Account.
<b>Check Images</b>	\$3 with paper statements Or \$0 with eStatements	We will send you Check Images with your statement if you request them. We will charge you a \$3 fee each statement period your Account is enrolled in this service even if there are no Check Images for your Account for a particular statement period. This fee will appear as “IMAGE STMT SURCHARGE” on your statement. The fee will be waived if you select to only receive online statements through BMO Harris Online Banking® and not paper statements. To receive the waiver, you must 1) be enrolled in BMO Harris Online Banking and 2) change your “Statement Preferences” in BMO Harris Online Banking to “Electronic Only” for this Account.
<b>Check orders</b>	<ul style="list-style-type: none"> <li>• One free welcome package of checks.</li> <li>• The price for other check orders varies by check style.</li> </ul>	

## Processing policies and dispute resolution

<p><b>Posting order</b> (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"> <li>1. Deposits and other credits received prior to the cutoff times.</li> <li>2. ATM withdrawals and non-returnable debits.</li> <li>3. POS transactions using your Card.</li> <li>4. ACH transactions.</li> <li>5. Checks.</li> <li>6. Bank-generated transactions, including fees, interest and surcharge rebates.</li> </ol> <p>For more details and to read an example, see Section 2.C of the Agreement.</p>	
<p><b>Funds availability summary</b></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. Read the BMO Harris Mobile Banking End User Terms for information on funds availability for Mobile Deposits.</p>	
<p><b>Dispute resolution</b></p>	<p><b>This Account is subject to the arbitration provision set forth in Section 7.EE of the Agreement.</b></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, and you will not be charged a fee. We will decline ATM and everyday debit Card transactions that may overdraw this Account. 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.

## Optional Overdraft Protection Services

<p><b>Overdraft Funding</b></p>	<p>Money is transferred automatically from your linked BMO Harris savings, money market or other checking Account. Transfers are subject to funds availability and transaction limits. You must speak with your BMO Harris Banker to enroll in this service. For details and fee information, visit <a href="https://bmo.com/overdraft">bmo.com/overdraft</a>.</p>	
<p><b>Overdraft Protection Line of Credit</b></p>	<p>In the event of an overdraft, your line of credit will be accessed automatically up to your available credit limit. You must apply and qualify for the Overdraft Protection Line of Credit, which is subject to bank and credit approval. For details and fee information, visit <a href="https://bmo.com/overdraft">bmo.com/overdraft</a>.</p>	

## 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 Harris ATM and Debit Card	Free	Coupon Collection	\$10.00 per envelope
BMO Harris ATM Mini-Statement	Free	Domestic Collection	\$15.00 + cost <sup>6</sup>
BMO Harris ATM Transactions	Free	Foreign Collection	\$45.00 + cost <sup>6</sup>
BMO Harris Bank by Phone <sup>®</sup>	Free	<b>Statement and Account Servicing</b>	
BMO Harris Bill Pay <sup>®</sup>	Free (excludes expedited payments)	Account Activity Printout	\$5.00
BMO Harris Mobile Banking <sup>®</sup>	Free <sup>1</sup>	Account Balancing / Research	\$40.00 per hour, \$15.00 minimum
BMO Harris Online Banking <sup>®</sup>	Free	Duplicate Statement	\$5.00
BMO Harris Total Look <sup>®</sup>	Free	Photocopies of Canceled Checks	First three Checks are free; \$5.00 for each additional
Combined Statement	Free	<b>Miscellaneous</b>	
Debit or ATM Card Point-of-Sale (POS) Transactions	Free	Deposited Item Returned <sup>7</sup>	\$12.00
Participating ATMs in the U.S.	Free <sup>2</sup>	Special Letter (Immigration, Verification of Deposit, etc.)	\$10.00
Wire Transfer-Incoming	Free	Verification of Deposit Form from Third Party	\$5.00
<b>Payments and Transfers</b>		<b>Legal Document Processing</b>	
BMO Harris Bill Pay <sup>®</sup> -Expedited Payment	Up to \$15.00	Citations, Garnishments, Levies and Other Court Orders	Up to \$100.00
Overdraft Funding Transfer Fee <sup>3</sup>	\$10.00 per transfer; maximum one transfer fee per Business Day	Retrieval Fee for Legal Documents in Storage	Up to \$50.00
Wire Transfer-Outgoing Domestic <sup>4</sup>	\$30.00	<b>Non-Customer Check Cashing</b>	
Wire Transfer-Outgoing International <sup>4</sup>	\$50.00	Cashing a Check of \$50 or more Drawn on BMO Harris	\$10.00 per Check
<b>ATM and Debit Card</b>		<sup>1</sup> Message and data rates may apply. Contact your wireless carrier for details. <sup>2</sup> Foreign Transaction Fees will apply at BMO branded ATMs and Allpoint <sup>®</sup> ATMs located outside of the United States. <sup>3</sup> Only applicable to checking and money market checking accounts. <sup>4</sup> This fee does not apply to CDs and IRAs. <sup>5</sup> 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. <sup>6</sup> Cost may include additional correspondent bank fees, collecting bank fees, communication fees, messenger fees and any other costs incurred. <sup>7</sup> Includes Items deposited by any method, including with a BMO Harris Teller or Customer Service Representative, by mail, depository or BMO Harris ATM.	
Debit or ATM Card Expedited Delivery	\$30.00		
Debit or ATM Card Replacement	\$5.00		
Foreign Transaction Fee <sup>2,5</sup>	2.8% of the transaction amount		
<b>Checks, Money Orders and Gift Cards</b>			
BMO Harris Gift Card	\$4.00		
Cashier's Check	\$10.00		
Deluxe <sup>®</sup> Check Orders	Varies by account type and style		
Money Order (\$1,000 maximum)	\$5.00		
Temporary Checks (only sold in sets of three)	\$3.00 per set		