

Overdraft services for personal checking accounts

Attention Customers:

Important information about your BMO Harris Bank® checking and/or money market checking account(s). (This information does not apply to the BMO Harris Smart Money™ Account and BMO Harris Health Savings Account®.)

What you need to know about overdrafts and overdraft fees:

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings or money market checking account or a link to an unsecured line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions (non-recurring, single debit card transactions, including transactions at a merchant location or by telephone or online)

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft caused by an ATM or everyday debit card transaction, your transaction will be declined.

What fees will I be charged if BMO Harris Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a \$36.00 Overdraft Fee for each item we pay (regardless of the amount of the item) when your account is overdrawn by more than \$5.00 after all items are posted to the account, with a maximum combined total of four (4) Overdraft Fees and/or Item Returned Fees (NSF) per business day. Our business days are Monday through Friday except on federal holidays.
- Also, we will charge you an additional \$7.00 Consecutive Day Overdraft Fee for each business day your account is overdrawn in any amount after your account is overdrawn for three (3) consecutive business days. You will be charged this fee even if your account is only overdrawn due to bank fees and service charges. We will charge you up to ten (10) Consecutive Day Overdraft Fees for each occasion your account remains overdrawn.

What if I want BMO Harris to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions at our discretion, let us know by calling 1-888-340-2265, logging in to BMO Harris Online Banking® and modifying the Overdraft Program preferences on your account, or coming into any BMO Harris branch and speaking to a BMO Harris Banker.

What if I don't want BMO Harris to authorize any overdrafts on my account?

If you don't want to incur overdraft and item returned fees on your account, consider the BMO Harris Smart Money™ Account. When you have a BMO Harris Smart Money™ Account, we will return as unpaid items that overdraw this account and will decline ATM and everyday debit card transactions that would overdraw it. 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; and if your account becomes overdrawn, we will not charge you any overdraft or related fees.

For more information about overdrafts, fees and our standard overdraft practices, please read the [Deposit Account Agreement for Personal and Business Accounts](#) and your [Deposit Account Disclosure](#), or talk to your BMO Harris Banker.



1-888-340-2265

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We're here to help.™