

# Get up to a \$500 bonus.

## Earn a \$300 bonus with a BMO Harris checking account.

Open an eligible new BMO Harris personal checking account by October 27, 2017, and you can get a \$300 bonus.

How to get your \$300 bonus:

1. Bring this mailer to any BMO Harris branch and open your checking account
2. Complete at least two qualifying direct deposits of \$300 or more, within 90 days

See disclosure for full details.

plus...

## Earn a \$200 bonus with a Statement Savings account.

Take your savings higher with a Statement Savings account. Open your account by October 27, 2017, and you can earn a \$200 bonus.

How to get your \$200 bonus:

1. Bring this mailer to any BMO Harris branch and open a Statement Savings account with at least \$15,000
2. Maintain your \$15,000 balance for 90 days

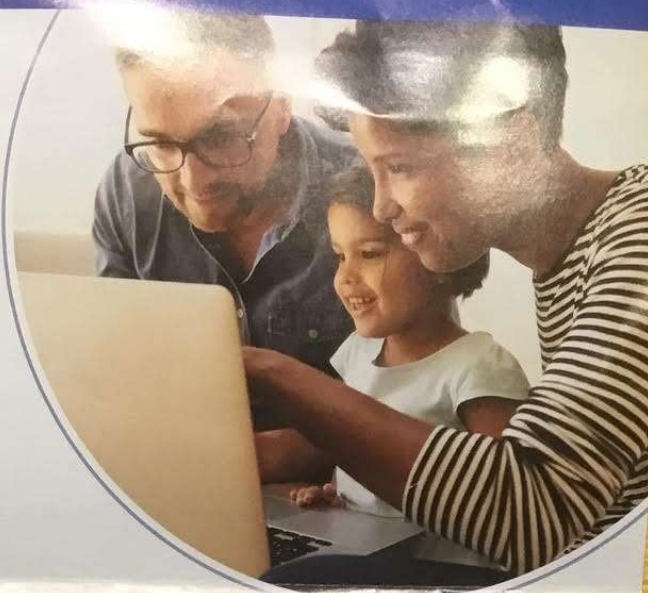
See disclosure for full details.

## Say hello to smarter checking.

**BMO Harris Smart Advantage™ Account**  
— no minimum balance and no monthly fees<sup>4</sup> when you sign up for eStatements in BMO Harris Online Banking®.

**Promo Code:**  
**DMSEP17CHK500**

Take advantage of this special opportunity by October 27, 2017, to **get up to a \$500 bonus** coupled with a better banking relationship. Stop by your closest branch. **Be sure to bring this mailer with you.**



## Introducing the BMO Harris Bucks Debit Mastercard®, available with any BMO Harris personal checking account.



Show your pride for the Milwaukee Bucks by carrying a piece of the team with you!

- Save 10%<sup>3</sup> on team merchandise when you use your BMO Harris debit card at the Bucks Pro Shop inside the BMO Harris Bradley Center
- Enjoy early entry, a designated entrance for cardholders, and special events like happy hours and fun surprises when you show your card on BMO Harris Bank Nights
- Receive concession discounts when you show your card at the BMO Blue Carpet on BMO Harris Bank Nights
- Zero Liability protection<sup>5</sup> from unauthorized purchases using your card

**How to get bonuses:** You must bring in this original mailer to a BMO Harris branch at account opening and your account(s) must be open and in good standing when the bonus is paid approximately 120 days after opening. For BMO Harris Premier™ Account and Statement Savings, the accrued interest will be increased by the amount of the cash bonus. The accrued interest will be credited at the next scheduled interest payment, which may be after the 120 days. **\$300 checking bonus:** not available to existing BMO Harris personal checking customers (including signers on joint accounts) or those who have closed a BMO Harris personal checking account within the past 12 months. To receive the bonus: 1) Open a new BMO Harris Smart Money™ Account, BMO Harris Smart Advantage™ Account, or BMO Harris Premier™ Account between September 11, 2017, and October 27, 2017. 2) Have at least two direct deposits of any combination of a paycheck, pension payment, Social Security payment, or other government benefits payment of \$300 or more each electronically deposited into the account from an employer or outside agency within 90 days of opening. We reserve the right to request documentation that the direct deposits qualify. **\$200 Statement Savings bonus:** not available to existing Statement Savings customers (including signers on joint accounts) or those who have closed a Statement Savings account within the past 12 months. To receive the bonus: 1) Open a new Statement Savings account between September 11, 2017, and October 27, 2017, with an initial deposit of \$15,000 or more of funds not currently on deposit at BMO Harris Bank or its affiliates. 2) Maintain at least \$15,000 in the account for 90 days.

Cash bonuses are not considered part of the opening deposits and will be reported to the IRS for tax purposes. You are responsible for any applicable taxes. Offers cannot be combined with any other offer, are limited to one per account and are only available to accounts sharing the same address on this original mailer at the time of account opening. We reserve the right to amend or cancel any part of these offers.

Minimum opening deposit of \$25 is required for BMO Harris personal checking accounts and \$100 for a Statement Savings account, although to obtain the offer, you must open the Statement Savings account with at least \$15,000 as indicated above. BMO Harris Premier™ Account and Statement Savings are variable rate accounts. Interest rates and Annual Percentage Yields (APYs) may change daily after the account is open. Interest rates and APYs offered within two or more consecutive tiers may be the same. In this case, multiple tiers will be shown as a single tier. The following collected balance tiers and corresponding APYs are effective as of August 11, 2017. BMO Harris Premier™ Account: 0.05% for all balances and locations. Statement Savings: 1) 0.01% for up to \$24,999.99; 0.05% for \$25,000 or more at our Illinois or Northwest Indiana locations excluding South Bend, Indiana; and 2) 0.05% for all balances at all other locations. Interest is calculated on the entire collected balance daily at the rate in effect for that balance tier. You must

maintain the required minimum collected balance for each tier in order to earn the APYs disclosed. A periodic rate is applied to the collected balance in the account daily. Interest is compounded daily on the collected balance and credited to the account monthly on the statement period date for checking accounts, and quarterly on the last day of the calendar quarter for Statement Savings accounts. Checks you deposit into your account begin to earn interest on the business day we receive credit for them. Fees and withdrawals may reduce earnings. For account and fee information or current interest rates, visit [bmo.com](http://bmo.com).

<sup>1</sup>People Pay is available for BMO Harris Mobile Banking® smartphone apps only. For details, see the BMO Harris Mobile Banking® End User Terms found at [bmo.com/legal](http://bmo.com/legal).

<sup>2</sup>Message and data rates may apply. Contact your wireless carrier for details.

<sup>3</sup>May not be combined with any other coupon or discount.

<sup>4</sup>\$2.00 monthly fee for paper statements is waived when you sign up for eStatements in BMO Harris Online Banking®.

<sup>5</sup>Mastercard's Zero Liability protection protects eligible cardholders from unauthorized transactions processed over the Mastercard network. Subject to certain restrictions and limitations that may be imposed by Mastercard from time to time. Please refer to <http://www.mastercard.us/zero-liability.html> for further information regarding Mastercard's Zero Liability protection.

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Apple Pay is a registered trademark of Apple Inc.

Android Pay is a trademark of Google Inc.

Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Use only in accordance with law.

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Banking products and services are subject to bank and credit approval.

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