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Banking with a  
**personal touch.**

+

**\$200**  
cash bonus<sup>1</sup> with  
qualifying direct deposits.

=

A checking  
account that's  
**worth the switch.**

## Get a \$200 cash bonus<sup>1</sup>

When you open an eligible BMO Harris checking account with qualifying direct deposits.

Switch to an eligible BMO Harris checking account with qualifying direct deposits, and we'll give you \$200<sup>1</sup> plus something even more valuable-the experience and personal attention of a BMO Harris Banker in branch or by phone. Your account also lets you bank 24/7 online or from your mobile device.<sup>2</sup> Talk to us today and discover checking with a personal touch.

### I'm ready to get started

Email coupon

### I'm still researching

Compare accounts



## Watch how we can help

1. \$200 cash bonus is valid for a new BMO Harris Everyday Checking®, BMO Harris Select Checking® or BMO Harris Portfolio Checking® account opened between July 20, 2016 and August 30, 2016 and is limited to one per account. **Offer not available to existing BMO Harris personal checking account customers (including all signers on joint accounts) or those who have closed a BMO Harris personal checking account within the past 12 months of opening a new account as part of this promotion.** BMO Harris reserves the right to amend or cancel any part of this offer.

**To receive the cash bonus, you must mention or use the promo code, open the checking account and have qualifying direct deposits into the account.** "Qualifying direct deposits" are recurring direct deposits of a paycheck, pension payment, Social Security payment, or other government benefits payment electronically deposited into your new personal checking account on a recurring basis, at least monthly, from an employer or an outside agency. Each direct deposit must be in an amount of \$300 or more and the first direct deposit must occur within 60 days of account opening. We reserve the right to request documentation to support that the direct deposits are qualifying direct deposits.

If we determine you have met the terms of the offer, the cash bonus will be deposited into your new BMO Harris personal checking account on the Payment Date. "Payment Date" means approximately 120 days after account opening. The account must be open and in good standing on the Payment Date to receive the cash bonus. The cash bonus is not considered part of the opening deposit and will be reported to the IRS for tax purposes. You are responsible for any applicable taxes.

BMO Harris Select Checking and BMO Harris Portfolio Checking are variable rate, personal interest-bearing checking accounts and the minimum deposit needed to open each is \$100. Interest rates and Annual Percentage Yields ("APYs") may change at any time without notice. At any time, interest rates and APYs offered within two or more consecutive tiers may be the same. When this is the case, multiple tiers will be shown as a single tier. The following collected balance tiers and corresponding APYs are effective as of July 20, 2016 and are subject to change at our discretion at any time. Account balance tiers and corresponding APYs for BMO Harris Select Checking are as follows: 1) 0.01% for balances up to \$9,999.99; 0.05% for balances of \$10,000 or more for our Illinois and Northwest Indiana locations, excluding locations in South Beloit, Roscoe and St. Clair County in Illinois. 2) 0.05% for all balances for all other BMO Harris locations. Account balance tier and corresponding APY for BMO Harris Portfolio Checking is 0.05% for all balances. Interest is calculated on the entire collected balance each day 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. We use the daily balance method to calculate interest, by which a daily periodic rate is applied to the collected balance in the account each day. Interest is compounded daily on the collected balance and credited to the account monthly on the statement period date. 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 [bmoharris.com](http://bmoharris.com).

2. Message and data rates may apply. Contact your wireless carrier for details.

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NMLS 401052

#### Notice to Customers

To help the government fight the funding of terrorism and money laundering activities, federal law (USA Patriot Act (Title III of Pub. L. 107 56 signed into law October 26, 2001)) requires all financial organizations to obtain, verify and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask you to provide a copy of your driver's license or other identifying documents. For each business or entity that opens an account, we will ask for your name, address and other information that will allow us to identify the entity. We may also ask you to provide a copy of your certificate of incorporation (or similar document) or other identifying documents. The information you provide in this form may be used to perform a credit check and verify your identity by using internal sources and third party vendors. If the requested information is not provided within 30 calendar days, the account will be subject to closure.

Third party web sites may have privacy and security policies different from BMO Harris. Links to other web sites do not imply the endorsement or approval of such web sites. Please review the privacy and security policies of web sites reached through links from BMO Harris web sites.

BMO Harris Premier Services represents a combined service approach of BMO Harris Financial Advisors and BMO Harris Bank, each a part of BMO Financial Group.

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