



# Get \$200<sup>1</sup> when you switch banks to BMO Harris

Open a new checking account with qualifying direct deposits, and enjoy a **\$200 cash bonus<sup>1</sup>** to use as you wish.

Enter your email and we'll send you a coupon code faster than you can say "switch."



## Take a moment to compare our checking accounts

### BMO Harris Everyday Checking<sup>®</sup>

Our most popular account is great for day-to-day needs.

#### Benefits include:

- Enjoy a chip-enabled debit card and online banking with bill pay
- Manage your finances with BMO Harris Total Look<sup>®</sup>
- Get a free pack of checks
- No ATM transaction fees for withdrawals and deposits at 1,300+ BMO Harris ATMs
- Plus, Overdraft Services are available if you need them!

### BMO Harris Select Checking<sup>®</sup>

Enjoy a full-service checking account, plus earn interest.

#### Benefits include:

- Enjoy a chip-enabled debit card and online banking with bill pay
- Earn interest on your account balance
- View images of your checks online and on your paper statements
- Purchase fees waived on money orders and American Express<sup>®</sup> Travelers Cheques<sup>2</sup>
- Plus, Overdraft Services are available if you need them!

### BMO Harris Portfolio Checking<sup>®</sup>

Earn a higher interest rate, and enjoy extra benefits.

#### Benefits include:

- Enjoy a chip-enabled debit card and online banking with bill pay
- Earn interest on your account balance
- BMO Harris fee for Non-BMO Harris ATM Transactions is waived for 5 transactions per statement period<sup>3</sup>
- Plus, Overdraft Services are available if you need them! Your Overdraft Funding Transfer Fee is waived for transfers into this account

### Ready to make the switch?

Enter your email to get our **\$200 offer<sup>1</sup>** in your inbox

[Call us 1-866-362-1166](tel:1-866-362-1166)[Find a branch near you](#)

1. You must mention the promo code in the email sent to you at account opening and your account must be open and in good standing when the bonus is paid approximately 120 days after opening. 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 Everyday Checking<sup>®</sup>, BMO Harris Select Checking<sup>®</sup> or BMO Harris Portfolio Checking<sup>®</sup> account between December 19, 2016 and February 28, 2017 in a BMO Harris Branch or by calling 1-866-362-1166. 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. 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. Offer cannot be combined with any other offer, is non-transferable and is limited to one per account. We reserve the right to amend or cancel any part of this offer.

BMO Harris Select Checking and BMO Harris Portfolio Checking are variable rate, personal interest-bearing checking accounts. The minimum deposit to open each is \$100. 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 December 8, 2016. BMO Harris Select Checking: 1) 0.01% for balances up to \$9,999.99; 0.05% for balances \$10,000 or more at our Illinois and Northwest Indiana locations, excluding South Beloit, Roscoe and St. Clair County in Illinois; 2) 0.05% for all balances at all our other locations. BMO Harris Portfolio Checking: 0.05% for all balances and 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. 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. American Express<sup>®</sup> is a registered trademark of American Express Marketing and Development Corp. in the U.S. and other countries.
3. The ATM operator or network may also charge you a fee for a transaction or a balance inquiry.

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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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