



Find



Sign In



Take advantage of Bank at Work

BMO Harris is pleased to work with your company to offer valuable benefits and a wide range of banking products and services designed to help you achieve your financial goals.

Through our program, you'll enjoy exclusive offers, financial education seminars, convenient online and mobile banking¹ options, as well as the personalized service and insight of a BMO Harris Banker.

Get started

Services and Tools



Exclusive Offers

Enjoy offers from BMO Harris available only to Bank at Work and Group Banking Services customers:

- Receive up to a \$250 cash bonus² when you open the following new products and services:
 - \$100 cash bonus when you open a new personal checking account with qualifying direct deposits
 - \$50 cash bonus when you also open a new Statement Savings account with \$1,000 new money
 - \$50 cash bonus when you also open a new BMO Harris Health Savings Account[®]
 - \$50 cash bonus when you also sign up for eStatements

[Get started](#) >



Financial Education





Banking Products and Services

Have questions?

[Visit our FAQs](#) >

Contact us

Learn more, or find out if your company already participates.



Call us

1-888-779-2265



Email

Fill out the form and we'll contact you shortly.

1. Message and data rates may apply. Contact your wireless carrier for details.
2. To receive these offers, your employer or organization must participate in BMO Harris Bank at Work or Group Banking Services. Offers are effective as of May 1, 2017 and are subject to change at any time without notice. BMO Harris reserves the right to amend or cancel any part of this program. **When you qualify to receive the \$100 cash bonus on a new BMO Harris personal checking account, you may also qualify for any of the other cash bonuses in the table below which will be paid to the personal checking account that received the \$100 cash bonus.** When opening any account listed in the table below, you must tell a BMO Harris Banker that you are a Bank at Work or Group Banking Services client. All accounts must be open and in good standing when the cash bonuses are paid to the personal checking account. Offer is limited to one cash bonus of each type per account per customer. Cash bonus is not considered part of any opening deposit and will be reported to the IRS for tax purposes. You are responsible for any applicable taxes.

For personal checking - Cash 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 of opening a new account as part of this program.

For Statement Savings - Cash bonus not available to existing Statement Savings customers (including signers on joint accounts) or those who have closed a Statement Savings within the past 12 months of opening a new account as part of this program.

For BMO Harris Health Savings Account® (HSA) - Cash bonus not available to existing BMO Harris HSA customers (including signers on joint accounts) or those who have closed a BMO Harris HSA within the past 12 months of opening a new account as part of this program.

Below is a table outlining how to get the cash bonuses and when the cash bonuses will be paid for each Bank at Work and Group Banking Services offer.

Product/ Service	Cash Bonus Amount	How do I get the cash bonus?	When will I see the cash bonus in my BMO Harris Smart Money™ Account or BMO Harris Smart Advantage™ Account?	When will I see the cash bonus in my BMO Harris Premier™ Account?	Special Notes
BMO Harris personal checking account	\$100	<ol style="list-style-type: none"> 1. Open a new BMO Harris Smart Money™ Account, BMO Harris Smart Advantage™ Account, or BMO Harris Premier™ Account. 2. Have at least \$600 in cumulative direct deposits of any combination of a paycheck, pension payment, Social Security payment, or other government benefits payment electronically deposited into the account from an employer or outside agency within 60 days of opening. 	Approximately 90 days after checking account opening.	Approximately 90 days after checking account opening, 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 90 days.	We reserve the right to request documentation to support that the direct deposits qualify.
Meet the \$100 cash bonus requirements for the BMO Harris personal checking account above and you may also be eligible for the following:					



Product/ Service	Cash Bonus Amount	How do I get the cash bonus?	When will I see the cash bonus in my BMO Harris Smart Money Account or BMO Harris Smart Advantage Account?	When will I see the cash bonus in my BMO Harris Premier Account?	Special Notes
Statement Savings account	\$50	<ol style="list-style-type: none"> 1. Open a new Statement Savings account with an initial deposit of \$1,000 or more of funds not currently on deposit at BMO Harris Bank or its affiliates within 60 days of opening the new BMO Harris personal checking account. 2. Maintain at least \$1,000 in the account for 90 days. 	Approximately 120 days after Statement Savings account opening, <u>this \$50 cash bonus will be paid to the personal checking account that received the \$100 cash bonus.</u>	Approximately 120 days after Statement Savings account opening, <u>the accrued interest in the personal checking account that received the \$100 cash bonus will be increased by this \$50 cash bonus.</u> The accrued interest will be credited at the next scheduled interest payment, which may be after the 120 days.	
BMO Harris Health Savings Account®	\$50	Open a new HSA within 60 days of opening the new BMO Harris personal checking account.	Approximately 120 days after HSA account opening, <u>this \$50 cash bonus will be paid to the personal checking account that received the \$100 cash bonus.</u>	Approximately 120 days after HSA account opening, <u>the accrued interest in the personal checking account that received the \$100 cash bonus will be increased by this \$50 cash bonus.</u> The accrued interest will be credited at the next scheduled interest payment, which may be after the 120 days.	Cash bonus is not a contribution to the HSA.
eStatements	\$50	<ol style="list-style-type: none"> 1. Enroll in BMO Harris Online Banking® 2. Opt to receive electronic only statements on the new BMO Harris personal checking account within 60 days of opening the new BMO Harris checking account. To opt for electronic only statements you must a) log into BMO Harris Online Banking and select the "Preferences" tab, b) select "Statement Preferences" and c) select "Electronic Only" and agree to the terms. 	Approximately 120 days after enrolling in eStatements for the personal checking account, <u>this \$50 cash bonus will be paid to the personal checking account that received the \$100 cash bonus.</u>	Approximately 120 days after enrolling in eStatements for the personal checking account, <u>the accrued interest in the personal checking account that received the \$100 cash bonus will be increased by this \$50 cash bonus.</u> The accrued interest will be credited at the next scheduled interest payment, which may be after the 120 days.	You must still be opted in for electronic only statements when the cash bonus is paid.



Product/Service	Cash Bonus Amount	How do I get the cash bonus?	When will I see the cash bonus in my BMO Harris Smart Money Account or BMO Harris Smart Advantage Account?	When will I see the cash bonus in my BMO Harris Premier Account?	Special Notes
Minimum opening deposit of \$0 is required for the BMO Harris Health Savings Account®. \$25 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 \$1,000 as indicated in the table above. BMO Harris Health Savings Account®, 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 May 1, 2017: BMO Harris Health Savings Account®: 0.05% for up to \$5,000; 0.25% for \$5,000 - \$9,999.99; 0.50% for \$10,000 - \$24,999.99; 1.00% for \$25,000 - \$49,999.99; 1.25% for \$50,000 or more at all locations. BMO Harris Premier™ Account: 0.05% for all balances and locations. Statement Savings: 1) 0.01% for up to \$25,000; 0.02% for \$25,000 - \$49,999.99; 0.05% for \$50,000 or more at all locations. BMO Harris Premier™ Account: 0.05% for all balances and locations. Statement Savings: 1) 0.01% for up to \$25,000; 0.02% for \$25,000 - \$49,999.99; 0.05% for \$50,000 or more at all locations. Interest is calculated on the entire collected balance daily at the rate in effect for that balance tier. You must maintain the required 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 bmoharris.com .					

- 3. Some Allpoint® ATMs may ask you to accept a surcharge fee before processing your transaction. Tap "yes" for the fee but know you will not be charged as long as the Allpoint® name is on the ATM. Foreign Transaction Fees will apply at Allpoint® ATMs located outside of the United States.
- 4. Credit cards are subject to bank and credit approval. BMO Harris Bank N.A. is the issuer of BMO Harris Bank credit cards.
- 5. Contributions to, and earnings on, Health Savings Accounts (HSA) generally are not subject to federal taxes, but may be subject to state taxes depending on where you reside. BMO Harris Bank does not provide tax or legal advice. You must seek the advice of your own tax and legal professional to ensure your compliance with HSA and other laws.

- Checking Accounts
- Savings & CDs
- Mortgages
- Banking with BMO Harris
- Credit Cards
- Loans & Lines of Credit
- Premier Services
- Retirement Accounts (IRAs) & Investments
- Wealth Management
- Learning Center