

# 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 February 28, 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 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 February 28, 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 \$10,000
2. Maintain your \$10,000 balance for 90 days

See disclosure for full details.



All BMO Harris accounts come with:

- Mobile\* and online banking that lets you pay bills, transfer funds and more, anywhere, anytime
- Convenient branch locations
- No-fee transactions at BMO Harris ATMs

Promo Code:  
DMJANT7MY500

Take advantage of this special opportunity by February 28, 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.

**How to get bonuses:** You must bring in this original mailer to a BMO Harris branch at account opening and your account must be open and in good standing when the bonus is paid approximately 120 days after opening. **\$200 checking bonus:** Not available to existing BMO Harris personal checking customers (including spouses or 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®, BMO Harris Select Checking® or BMO Harris Portfolio Checking® account between January 1, 2017 and February 28, 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 electronic deposit into the account from an employer or public agency within 90 days of opening. We reserve the right to request documentation that the direct deposits qualify for **\$200 Statement Savings bonus:** 1) Open a new Statement Savings account with an initial deposit of \$10,000 or more at funds not currently on deposit at BMO Harris Bank or its affiliates by February 28, 2017. 2) Maintain at least \$10,000 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 offers, 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.

BMO Harris Select Checking and BMO Harris Portfolio Checking are variable rate personal interest bearing checking accounts. The minimum deposit to open each is \$500. Statement Savings is a variable rate account. The minimum deposit to open is \$100. Interest rates and APNs offered within two (2) year durations may change daily after the account is open. Interest rates and APNs offered within two (2) year durations

may be the same. In this case, multiple rates will be shown as a single list. The following collected balance fees and corresponding APNs are effective as of December 8, 2016. BMO Harris Select Checking: 1) 0.01% for balances up to \$9,999.99; 0.02% for balances \$10,000 or more at our Illinois and Northwest Indiana locations, excluding South Bend, IN and St. Clair County in Illinois; 2) 0.05% for all balances at all our other locations. BMO Harris Portfolio Checking: 0.02% for all balances and locations. Statement Savings: 1) 0.01% for balances up to \$24,999.99; 0.02% for balances \$25,000 or more at our Illinois or Northwest Indiana locations excluding South Bend, IN and St. Clair County in Illinois; 2) 0.05% for all balances at all our 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 APN indicated. A periodic rate is applied to the collected balance on 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).

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

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

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