

Save the way you want in 3 simple steps

Step 1

Overview of Statement Savings

- Flexible savings account that gives you easy access² to your money, plus earns interest
- Establish a savings routine with Auto Save from a BMO Harris checking account
- Access to over 40,000 fee-free ATMs in the Allpoint® network nationwide³

[Learn more](#)

Step 2

Use your promo code

Take advantage of this special offer by **December 15, 2017**.

You'll need to copy and paste the promo code below into your application in Step 3.

NCDMOCT17SAV25

Copy

Step 3

Open your account

Open now**Call 1-800-546-6101****Make an appointment**

1. In order to receive the bonus, you must 1) Mention or use the promo code at account opening. 2) Open a new Statement Savings account between October 18, 2017 and December 15, 2017 in a BMO Harris Branch, online at bmoharris.com or by calling 1-800-546-6101 with a minimum initial deposit of \$1,000 of funds not currently on deposit at BMO Harris Bank or its affiliates. 3) Maintain at least \$1,000 in the account for 90 days. Offer is 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. Offer cannot be combined with any other offer, is non-transferable and is limited to one per customer. We reserve the right to amend or cancel any part of this offer.

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. Your account must be open and in good standing when the bonus is paid approximately 120 days after opening. The accrued interest in the Statement Savings account 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.

Minimum opening deposit of \$100 is required for a Statement Savings account, although to obtain the offer, you must open the account with at least \$1,000 as indicated above. Statement Savings is a variable rate account and 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 October 01, 2017 1) 0.01% for balances up to \$24,999.99; 0.05% for balances \$25,000 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. 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 quarterly on the last calendar day of the quarter. 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.

2. Deposits of any amount are allowed at any time. Withdrawals or transfers from savings accounts are unlimited when made in person at BMO Harris, at an ATM, by messenger, or by a request by mail or speaking to a telephone representative to have a check made payable to you. We limit all other withdrawals or transfers, including those made by POS transactions, ACH, wire, automated telephone banking and online banking, and including transfers to repay BMO Harris loans, to a combined total of six per month or monthly statement period. Transactions that exceed the limit will not be allowed.

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.