



A banking
experience **built**
around you.

Special checking account offer and personalized services.

Exclusive to Bank at Work

Receive up to a \$250 cash bonus¹ when you open the following new products and services:

- \$100 cash bonus when you open a new **BMO Harris 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® (HSA)**
- \$50 cash bonus when you also sign up for paperless statements

Banking with BMO Harris

40,000+ Fee Free ATMs

Convenient access to 40,000+ Allpoint® and BMO Harris ATMs nationwide—free of charge.

On the Go

With digital tools and features, you can monitor transactions, set up automatic payments, set up alerts, move funds and pay friends and bills.² When you are on the go, you can also deposit checks³ and get cash⁴ out from most BMO Harris ATMs with our app.⁵

Other BMO Harris Bank products

BMO Harris Smart Advantage™ Account

A straightforward checking account with no monthly fees⁶ with paperless statements, perfect for your day-to-day checking needs. For other great checking options, speak with a banker.

BMO Harris Bank Credit Cards

Find the card that is right for you. We offer a variety of credit cards with the ability to earn valuable rewards on your eligible purchases and access to special benefits.

BMO Harris Health Savings Account®

If you're enrolled in a High Deductible Health Plan, this account allows money to be deposited at any time and easily withdrawn for qualified medical expenses. Unlike some healthcare plans, your Health Savings Account (HSA) account balance can be carried over from year to year. Plus, an HSA may provide tax-advantaged savings.⁷

Loans and Lines of Credit

We offer many types of financing—from a new car to a new home. We'll be happy to help you evaluate each option, based on your credit needs and current financial situation. We offer a full range of products to meet your borrowing needs.

Financial Education Seminars

Learn more about personal financial topics including homebuying, credit scores, identity theft and developing a savings plan. We'll even present at your workplace!

Benefits Provided by BMO Harris Financial Advisors®

Financial Education Seminars

Take advantage of seminars covering various topics including retirement planning, economic outlook and money management. Contact your local BMO Harris location for details.

Financial Planning Consultation

A no-cost personal consultation with a BMO Harris Financial Advisor can help bring your financial picture into focus.

Exclusive Offer

Get up to a

\$250¹

cash bonus when you open a new BMO Harris personal checking account with qualifying direct deposits and add more products and services.

Promo code:

BMOP-001400-BNKAWRK



Let's Connect

Contact your local BMO Harris branch or call us at 1-888-779-2265.



Learn more

bmoharris.com/bankatwork

1. To receive these offers, your employer must participate in BMO Harris Bank at Work and must not sponsor a BMO Harris Health Savings Account® (HSA). Offers are effective as of April 1, 2019 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.** When opening any account listed in the table below, you must tell a BMO Harris Banker that you are a Bank at Work 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 offer.

Minimum opening deposit of \$0 is required for the BMO Harris Health Savings Account®, \$25 for BMO Harris personal checking accounts and \$25 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 below. 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 March 1, 2019. BMO Harris HSA: 0.05% for balances between \$0.01-\$4,999.99; 0.25% for balances between \$5,000-\$9,999.99; 0.50% for balances between \$10,000-\$24,999.99; 1.00% for balances between \$25,000-\$49,999.99 and 1.25% for balances of \$50,000 or more. BMO Harris Premier™ Account: 0.05% for balances between \$0.01-\$4,999.99; 0.10% for balances between \$5,000-\$9,999.99; 0.15% for balances between \$10,000-\$24,999.99; 0.20% for balances between \$25,000-\$49,999.99 and 0.25% for balances of \$50,000 or more. Statement Savings: 0.05% for balances of \$0.01 or more. 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 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.

Product/Service	Cash Bonus Amount	How do I get the cash bonus?	When will I see the cash bonus in my personal checking account?	Special Notes
BMO Harris personal checking account	\$100	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 120 days after your qualifying direct deposits are deposited, this cash bonus will be credited to your personal checking account.	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 and which account will it be deposited into?	Special Notes
Statement Savings account	\$50	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 opening your Statement Savings account, this \$50 cash bonus will be credited to the Statement Savings account. \$1,000 balance must be maintained for 90 days after opening in order to qualify for the cash bonus.	
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, this \$50 cash bonus will be credited to the personal checking account that received the \$100 cash bonus.	Cash bonus is not a contribution to the HSA.
Paperless Statements	\$50	Enroll in BMO Digital Banking and set up paperless statements for the new personal checking account within 60 days of account opening.	Approximately 120 days after enrolling in paperless statements for the personal checking account, this \$50 cash bonus will be credited to the personal checking account that received the \$100 cash bonus.	You must still be enrolled in paperless statements when the cash bonus is credited.

2. Available to BMO Harris Bill Pay® customers only.

3. Mobile Deposit is available using the BMO Digital Banking Mobile App. This service may not function on older devices. Users must be a BMO Digital Banking customer with a BMO Harris account opened for more than 5 calendar days. Deposits are not immediately available for withdrawal. For details, please see the BMO Digital Banking Agreement found at bmoharris.com/legal.

4. Mobile Cash is available using the BMO Digital Banking Mobile App. For details, see the BMO Digital Banking Agreement found at bmoharris.com/legal. Users must have a BMO Harris debit or ATM card. Even though a physical card isn't used to access Mobile Cash, use is subject to daily transaction limits for your card. If you don't know your card's daily transaction limits, please ask your banker or call 888.340.2265.

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

6. \$2 monthly fee for paper statements and the \$3 monthly fee for check images are waived when you sign up for paperless statements in BMO Digital Banking.

7. Contributions to, and earnings on, HSAs 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.

8. The implementation of any recommendations made during the consultation may result in trade commissions or other fees, charges or expenses.

Securities, investment advisory services and insurance products are offered through BMO Harris Financial Advisors, Inc. Member FINRA/SIPC. SEC-registered investment adviser. BMO Harris Financial Advisors, Inc. and BMO Harris Bank N.A. are affiliated companies. Securities and insurance products offered are: **NOT FDIC INSURED—NOT BANK GUARANTEED—NOT A DEPOSIT—MAY LOSE VALUE.**

Accounts are subject to approval. BMO Harris Bank N.A. Member FDIC

