

BMO Harris Plus

Bank at WorkSM



Special checking account offer and complimentary services.

Exclusive Bank at Work Offer

Checking – Choose a BMO Harris EverydaySM Checking, BMO Harris SelectSM Checking or BMO Harris PortfolioSM Checking account and get **monthly maintenance fees waived for the first 12 months**¹. Plus, receive a **\$25 initial deposit**² paid by BMO Harris.

Complimentary Financial Review and 20% Discount on Management Fees for investment services offered by BMO Harris Financial Advisors, Inc.

Complimentary Seminars about important topics including home buying, retirement planning, identity theft, health savings accounts and basic money management.

Enjoy the Benefits Offered with Any BMO Harris Checking Account

- **Free** BMO Harris Bank Debit MasterCard^{*}
- **Free** BMO Harris Online BankingSM
- **Free** BMO Harris Bill Pay^{SM3}
- **Free** BMO Harris Total LookSM
- **Overdraft Services** available

Even More Benefits Available with a BMO Harris Select CheckingSM or BMO Harris Portfolio CheckingSM Account

BMO Harris Mortgage⁴ – Closing cost discount on a new mortgage with a new or existing BMO Harris checking account and Auto Pay. Closing cost discount amount varies based on type of checking account.

BMO Harris Consumer Loan⁵ – 1/4% interest rate discount on any new BMO Harris personal installment loan or line of credit (including home equity line of credit) with Auto Pay.

Money Orders and American Express® Travelers Cheques – Fees waived on money orders and single-signature travelers cheques.

Safe Deposit Box (where available) – Protect your valuables and receive a 10% discount off the annual rental fee, plus an additional discount of \$5 with Auto Pay. With Auto Pay, your annual rental fee is automatically deducted from your BMO Harris personal checking or savings account.

Additional Financial Services and Products

Automatic Monthly Savings⁶ – Watch your savings balances grow when you set up Auto Save and have funds automatically transferred from your BMO Harris checking account into a BMO Harris Select Money Market Account or BMO Harris savings account. Plus, the monthly maintenance fee may be waived on your money market or savings account.

BMO Harris Bank Platinum Rewards Premier Credit Card⁷ – Employee terms may be available. Please speak with a BMO Harris Banker for details.

BMO Harris Health Savings Accounts – 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 health care plans, your HSA account balance can be carried over from year to year. Plus, an HSA may provide tax-advantaged savings¹.

Enroll today For more information, call **Alma Ortiz or Jennifer Vera** at **708-749-1907**.



To receive the Special Checking Account Offer above, you must open a BMO Harris personal checking account (excluding money markets). Loans and lines of credit are subject to bank and credit approval. Checking account opening is subject to bank approval. All offers cannot be combined with any other offer. BMO Harris reserves the right to amend or cancel any part of this program. Unless otherwise disclosed, all Checking Accounts and Savings Accounts are subject to terms and conditions contained in Deposit Account Agreement for Personal and Business Accounts dated October 6, 2012 and the Deposit Account Disclosures. ¹ BMO Harris will waive monthly maintenance fees for the first 12 months on any BMO Harris personal checking account, excluding BMO Harris Fresh Start CheckingSM and BMO Harris Select Money MarketSM. After 12 months, standard monthly maintenance fees apply and account type may be changed at customer discretion. ² \$25 initial deposit by BMO Harris will be reported as interest earned on IRS form 1099-INT. ³ BMO Harris Bill Pay services are free unless you request an expedited payment. ⁴ Discount can only be applied to the purchase or refinance of a primary residence. Auto Pay means periodic scheduled payments automatically deducted from a BMO Harris personal checking or savings account to pay a BMO Harris loan. FHA loans do not require Auto Pay to receive this discount. ⁵ Auto Pay must be from the BMO Harris Select Checking or BMO Harris Portfolio Checking account. Excludes overdraft protection line of credit, credit card, first mortgage, loans originated by a dealer and later assigned to BMO Harris, retail custom credit, bridge, interim, lot and recreational land loans. ⁶ For Auto Save, your monthly maintenance fee on a Statement Savings or BMO Harris Select Money Market account will be waived for two (2) years after Auto Save is established as long as you maintain the minimum stated monthly Auto Save amount. The waiver only applies to one two-year period per account and you must request this fee waiver from your BMO Harris Banker. ⁷ BMO Harris Bank Platinum Rewards Premier Credit Card subject to credit qualification. MasterCard[®] and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated. Offers are effective as of October 6, 2012, and are subject to change at any time without notice. BMO HarrisSM and BMO Harris BankSM are trade names used by BMO Harris Bank N.A. Member FDIC.