

Offer your employees a better way to bank.



Add something extra to your employment offerings—at no cost to your company. BMO Harris Bank at Work is a dynamic workplace program that brings your employees not only a full-featured suite of banking products and services, but also onsite, customized financial planning<sup>2</sup> and education services.

#### The Bank at Work advantage for you

- No cost or obligation to your business.
- A relationship manager dedicated to your business and your employees.
- Reduce your payroll costs by increasing employee participation in direct deposit.

#### The Bank at Work banking advantages for your employees

- Your employees will get up to a \$450 bonus<sup>1</sup> when they open a new BMO Harris personal checking account with qualifying direct deposits and add more products and services.
- No monthly fees<sup>3</sup> with a BMO Harris Smart Advantage™ Account and paperless statements. For other great checking options, speak with a banker.
- All BMO Harris accounts feature unlimited fee-free ATM transactions at over 40,000 Allpoint® ATMs nationwide.
- Checking and savings accounts, credit cards, loans and lines of credit, and more.
- Complimentary financial education seminars targeted to the needs of your employees, including homebuying, credit scores, identity theft, and developing a savings plan.

#### Benefits provided by BMO Harris Financial Advisors<sup>2</sup>

- A no-cost personal consultation with a BMO Harris Financial Advisor can help bring your employee's financial picture into focus.
- Take advantage of seminars covering various topics including retirement planning, economic outlook, and money management. Contact your local BMO Harris location for details.

#### Give your employees the tools to succeed

Let BMO Harris Bank at Work add value to your employment offerings. Getting started is easy.

**Speak to a BMO Harris Banker today or visit [bmoharris.com/bankatwork](http://bmoharris.com/bankatwork).**

#### Exclusive Offer

Your employees get up to a

**\$450<sup>1</sup>**

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



Let's connect

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



Learn more

[bmoharris.com/bankatwork](http://bmoharris.com/bankatwork)

1. To receive these offers, your company must participate in BMO Harris Bank at Work. Offers are effective as of February 1, 2020 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 your employees qualify to receive the \$100 bonus on a new BMO Harris personal checking account, your employees may also qualify for any of the other bonuses in the table below.** When opening any account listed in the table below, your employees 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 bonuses are paid to the personal checking account. Offer is limited to one bonus of each type per account per customer. Bonus is not considered part of any opening deposit and will be reported to the IRS for tax purposes. Your employees are responsible for any applicable taxes.

For personal checking—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—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)—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 bonuses and when the 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 February 1, 2020. 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](http://bmoharris.com).

Product/ Service	Bonus Amount	How do I get the bonus?	When will I see the bonus in my personal checking account?	Special Notes
BMO Harris Bank Platinum Rewards Mastercard®	25,000 bonus points (redeemable for \$250 in cash back) <sup>4</sup>	25,000 points (redeemable for \$250 cash back in the form of statement credit) bonus when you spend \$2,000 in the first 3 months of account opening <sup>4</sup> .	The introductory bonus is based on total net qualified purchases made in the first three months of account opening and rewards will be awarded to qualifying Accounts 3 to 4 weeks after the conclusion of the three month period. The points will be added to the rewards account.	The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. While points and cash back don't expire, any accrued points or cash back will be forfeited upon Account closure. All cash back is redeemable in the form of a statement credit.
BMO Harris personal checking account	\$100	<ol style="list-style-type: none"> <li>1) Open a new BMO Harris Smart Money™ Account, BMO Harris Smart Advantage™ Account, or BMO Harris Premier™ Account.</li> <li>2) Have at least \$1,200 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 120 days of opening.</li> <li>3) Enroll in BMO Digital Banking and set up paperless statements</li> </ol>	<p>Approximately 120 days after your qualifying direct deposits are deposited, this bonus will be credited to your personal checking account.</p> <p>You must be enrolled in BMO Digital Banking and set up paperless statements.</p>	We reserve the right to request documentation to support that the direct deposits qualify. Your account must be open and in good standing when the bonus is credited to the account you opened and must be enrolled in BMO Digital Banking and set up paperless statements.
<b>Meet the \$100 bonus requirements for the BMO Harris personal checking account above and you may also be eligible for the following:</b>				
Product/ Service	Bonus Amount	How do I get the bonus?	When will I see the bonus and which account will it be deposited into?	Special Notes
Statement Savings account	\$50	<ol style="list-style-type: none"> <li>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 30 days of opening the new BMO Harris personal checking account.</li> <li>2) Maintain at least \$1,000 in the account for 90 days.</li> </ol>	Approximately 120 days after opening your Statement Savings account, <b><u>this \$50 bonus will be credited to the Statement Savings account.</u></b> \$1,000 balance must be maintained for 90 days after opening in order to qualify for the bonus.	
BMO Harris Health Savings Account®	\$50	Open a new HSA within 120 days of opening the new BMO Harris personal checking account.	Approximately 120 days after HSA account opening, <b><u>this \$50 bonus will be credited to the personal checking account that received the \$100 bonus.</u></b>	Bonus is not a contribution to the HSA.

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

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

4. Participation in BMO Harris Rewards subject to terms and conditions found in BMO Harris Rewards<sup>SM</sup> Program Rules, available at: <https://www.bmoharris.com/bmoharrisrewardsconsumer>. The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. While points and cash back don't expire, any accrued points or cash back will be forfeited upon Account closure. All cash back is redeemable in the form of a statement credit. The introductory rewards bonus is based on total net qualified purchases made in the first three months of account opening and rewards will be awarded to qualifying Accounts 3 – 4 weeks after the conclusion of the three month period. Information regarding rates and offers is subject to change. Please visit [www.bmoharris.com/cards](http://www.bmoharris.com/cards) for the most up-to-date offers available.

Mastercard, the Mastercard Brand Mark, and the circles design are trademarks of Mastercard International Incorporated.

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

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.**