

Banking services that help you make **real financial progress.**



BMO Smart Advantage Checking
BMO Smart Money Checking

Get up to **\$660**

when you maximize your rewards through the Bank at Work program

Up to **\$310**^{1,2}

When you open both checking and savings



25,000 bonus points redeemable for **\$250**^{1,4}

in cash back with the BMO Platinum Rewards Credit Card when spending requirement met



\$100³
digital gift card



BMO Relationship Checking

Get up to **\$910**

when you maximize your rewards through the Bank at Work program

Up to **\$560**^{1,2}

When you open both checking and savings



25,000 bonus points redeemable for **\$250**^{1,4}

in cash back with the BMO Platinum Rewards Credit Card when spending requirement met



\$100³
digital gift card

Bank at Work Program details

Receive a bonus and rewards when you open the following new products:

- Up to \$500 bonus when you open a new **BMO personal checking account** with qualifying direct deposits¹.
- Get a \$5 savings reward every month you save \$200 or more for the first year when you save in a new **Savings Builder account**.² This can add up to \$60!
- Earn a \$100 digital gift card when you open a personal checking account online and meet with a BMO Banker within 90 days of account opening.³
- Earn 25,000 bonus points (redeemable for \$250 in cash back as a statement credit) when you are approved for a **BMO Platinum Rewards Credit Card** and spend \$2,000 within first 3 months of account opening.^{1,4}

BMO SmartProgress®

At BMO, we know that you face important financial decisions each and every day, and we aspire to be there to support you. Learn more about developing a savings plan, credit scores, and more with our online financial wellness center.

Visit bmo.com/smartprogress/baw to get started.

Let's Connect

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

Checking Account Promo Code:
BMOP-088246-BAWFF24

UC Berkeley BAW Code: **E15**

Apply now



Terms and Conditions for BMO Customer

Bank at Work & Group Banking Services (checking offer)

¹ To receive the checking offer, your employer or organization must participate in BMO Bank at Work or BMO Group Banking Services. Offer is effective from September 10, 2024 through October 31, 2024 and is subject to change at any time without notice. BMO reserves the right to amend or cancel any part of this program and offer. You may open your account at a BMO branch, online, or by calling 1-888-779-2265. When opening any account listed in the table below at a branch or on the phone, you must tell a BMO Banker that you are a Bank at Work or Group Banking Services client. Provide the banker with promo code BMO-P-088246-BAWFF24 at account opening or enter it when opening your account online. If you use the QR code on the front of the flyer, the promo code will be automatically applied.

For personal checking — Offer is limited to one checking account per customer. Checking bonus will be reported to the IRS for tax purposes and you are responsible for any applicable taxes. Bonus not available to existing BMO or Bank of the West

personal checking customers (including signers on joint accounts) or those who have closed a BMO personal checking account within the past 12 months of opening a new account as part of this offer. If your balance is zero we may close your account. Account must be open, in good standing, and have a balance greater than zero when the bonus is paid. Accounts opened online on the final day of the promotion must have their applications submitted and approved prior to 9:00 p.m. CT. If you open your account by calling 1-888-779-2265, we must receive your opening deposit and all signed account opening documents by October 31, 2024.

Below is a table outlining how to get the bonuses and when the bonuses will be paid for each offer.

Product	Bonus	How do I get the bonus?	When will I see the bonus in my account?	Special Notes
BMO Platinum Rewards Credit Card	25,000 bonus points after spending \$2,000 in first 3 months of account opening (redeemable for \$250 in cash back in the form of a statement credit) ³	When approved, earn 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. ³	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, all accrued points or cash back not redeemed will be available for redemption for 90 days as long as the Account is closed in good standing.
BMO Smart Advantage Checking or BMO Smart Money Checking	\$100	<ul style="list-style-type: none"> Open a new BMO Smart Money Checking account or BMO Smart Advantage Checking account using the Promo Code on the front of this flier. 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 90 days of opening. 	Approximately 100 days after account opening, the bonus will be credited to your personal checking account.	We reserve the right to request documentation to support that the direct deposits qualify. Deposits processed as a debit card credit or via Account to Account or Peer to Peer (i.e. Zelle®, Venmo) transfers do not qualify.
	\$250	<ul style="list-style-type: none"> Open a new BMO Smart Money Checking account or BMO Smart Advantage Checking account using the Promo Code on the front of this flier. Have at least \$4,000 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 90 days of opening. 		
BMO Relationship Checking	\$500	<ul style="list-style-type: none"> Open a new BMO Relationship Checking account using the Promo Code on the front of this flier. Have at least \$7,500 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 90 days of opening. 		

Minimum opening deposit of \$25 for BMO personal checking accounts. BMO Relationship Checking account is a variable rate account. 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 for BMO Relationship Checking account are effective as of September 1, 2024 and are subject to change at our discretion at any time: 0.01% for all balances. 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. 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.

² For every month your Savings Builder account balance grows by at least \$200, we will credit the account with a \$5 savings reward within 5 calendar days after the end of the month. To calculate if your balance has grown by \$200, we will compare the Ledger Balance on the last Business Day of the previous month to the Ledger Balance on the last Business Day of the current month. Interest and savings reward payments will not count towards your balance growth. *Tip: Deposits made on weekends and holidays will not be processed until the next business day. To ensure your deposit is counted for the current month, avoid scheduling your recurring transfer or deposits towards the end of the month.*

Your account is eligible for 12 savings rewards beginning with the month your account is opened. The first savings reward is based on your savings growth from the Business Day the account is opened through the last Business Day of that month. If your initial deposit is not received until the month after account opening, the account will only be eligible for 11 savings rewards.

Your account must be open when the savings rewards are paid. Savings rewards will be reported to the IRS for tax purposes and you are responsible for any applicable taxes.

Exclusions:

- Savings rewards are available for new accounts only. An account switched into Savings Builder from a different product is not eligible for savings rewards.
- Savings rewards are limited to one Savings Builder account per customer as Primary Account Owner. Only your first account opened is eligible for savings rewards.
- You are not eligible to receive savings rewards if you have previously opened a Statement Savings account between February 3, 2020 and October 18, 2021 and participated in the Statement Savings account – Savings Rewards offer.

Minimum opening deposit of \$25 is required for Savings Builder accounts. Savings Builder is a variable rate account. 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 September 1, 2024 and are subject to change at our discretion at any time: 0.01% for all balances. 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 on 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. 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.

³ **Digital Gift Card Offer:** Earn a \$100 digital gift card when you open a personal checking account online at www.bmo.com/bawgbs and meet with a BMO Banker within 90 days of account opening, in-branch or over the phone to discuss financial priorities and what you want and need from your banking. The personal checking account must be open at the time of the conversation.

During the conversation, the BMO Banker will use the myFinancial Compass guide to understand your holistic financial picture. This conversation will take approximately 20 minutes. You must supply a valid email address and the BMO Banker must complete the myFinancial Compass guide; these items will be documented by the BMO Banker. Opening another new account or enrolling in a BMO product or service as a result of this conversation is not required. You do not need to meet the up to \$500 personal checking cash bonus offer requirements to earn the \$100 digital gift card.

Between 1 and 60 days after you complete the conversation, you will be sent an email from info@bmo-offer.com with instructions on how to select one of three \$100 digital gift cards from either Target, Starbucks, or Uber Eats. Within 30 days of receiving the email, follow the instructions to select a digital gift card. Once you choose your digital gift card, you will receive another email from info@bmo-offer.com with instructions on how to download the digital gift card. You must download it within 30 days. Once downloaded, digital gift cards do not expire. If you do not take the above actions, we will not send you a substitute digital gift card. We will not issue replacements for lost or stolen digital gift cards.

Gift card value equals \$100 and can be used online or in store. For additional terms and conditions, see the Terms of Use provided with the gift card.

Offer is limited to one per customer and checking account (including trustees and signers on joint accounts). You cannot have received any other gift card award for completing a myFinancial Compass conversation within the past 12 months. The offer is non-transferable and cannot be duplicated. This offer cannot be redeemed for cash. Gift card value may be reported to the IRS for tax purposes and you are responsible for any applicable taxes.

Rules are subject to change without notice. If you have questions or issues with redemption, please email info@bmo-offer.com. Note, this is a third party communicating on behalf of BMO Bank N.A. When engaging with info@bmo-offer.com, do not share sensitive and/or confidential information, such as account numbers, social security numbers, passwords, etc. Responses will be provided in 1-7 business days.

⁴ Participation in BMO Flex Rewards Program is subject to terms and conditions found in BMO Flex Rewards Program Rules, available at: www.bmo.com/en-us/main/personal/credit-cards/points-rewards/. 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, if the Account is closed for any reason, the Account will no longer be able to accrue points or cash back. All accrued points or cash back not redeemed will be available for redemption for 90 days as long as the Account is closed in good standing. All cash back is redeemable in the form of a statement credit.

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Accounts are subject to approval and are provided in the United States by BMO Bank N.A. Member **FDIC**