

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



BMO Smart Advantage Checking
BMO Smart Money Checking

Earn
up to **\$610**

when you maximize your rewards
through the Bank at Work program

Up to
\$460^{1,2}



15,000 bonus points redeemable for

\$150^{1,3}

When you
open both
checking
and savings

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



BMO Relationship Checking

Earn
up to **\$810**

when you maximize your rewards
through the Bank at Work program

Up to
\$660^{1,2}



15,000 bonus points redeemable for

\$150^{1,3}

When you
open both
checking
and savings

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

Bank at Work Program details

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

- Up to \$600 bonus¹ when you open a new **BMO personal checking account** with qualifying direct deposits.
- Get a \$5 savings reward every month you grow your balance \$200 or more for the first year in a new **Savings Builder account**.² This can add up to \$60!
- Earn 15,000 bonus points (redeemable for \$150 in cash back as a statement credit) when you are approved for a **BMO Platinum Rewards Credit Card** and spend \$1,500 within first 3 months of account opening.^{1,3}

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-09704P-BAWSF25

UC Berkeley BAW Code: **E15**



Apply now



Terms and Conditions for BMO Customer
Bank at Work & Group Banking Services (checking offer)

¹ To take advantage of the checking offer, your employer or organization must participate in BMO Bank at Work or BMO Group Banking Services. Offer is effective from May 1, 2025 through September 8, 2025 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 the BMO banker that you are a Bank at Work or Group Banking Services client. Provide the banker with promo code BMO-P-09704P-BAWSF25 at account opening or enter it when opening your account online. If you use the QR code on the front of the flier, the promo code will be automatically applied. Accounts opened online on September 8, 2025 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 September 8, 2025.

Offer is limited to one per customer and account (including trustees and signers on joint accounts). Offer is not available to existing BMO personal checking customers (including trustees and 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.

Business Days are Monday through Friday excluding any holiday on which the Bank and/or the Federal Reserve are closed for processing. Transactions received or occurring on a day other than a Business Day will be posted the next Business Day.

Offer is limited to one checking account cash bonus per customer; you cannot open multiple accounts and receive multiple cash bonuses. The promo code is applied to the first checking account that is opened between May 1, 2025 and September 8, 2025. Day 1 is the day you open your account and begins the tracking period. If you open your account on a day other than a Business Day, Day 1 is the next Business Day.

Cash bonus may be reported to the IRS for tax purposes, and you are responsible for any applicable taxes. Offers can be changed or cancelled without notice at any time and cannot be combined with any other offer. If your balance is zero, we may close your account. Your account must be open, in good standing, and have a balance greater than zero when the bonus is paid.

Cash bonus offer is limited to one per customer and account (including trustees and signers on joint accounts). Offer is not available to existing BMO personal checking customers (including trustees and 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. The checking account type you have on Day 90 will determine which bonus you are eligible for. To receive the bonus, you must meet the associated criteria for that account. Cash bonus is paid into the checking account approximately 100 days after account opening.

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 | 15,000 bonus points after spending \$1,500 in first 3 months of account opening (redeemable for \$150 in cash back in the form of a statement credit) ³ | When approved, earn 15,000 points (redeemable for \$150 cash back in the form of statement credit) bonus when you spend \$1,500 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 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. | Qualifying direct deposits are deposits of regular income – such as your salary, paycheck, pension payment, Social Security payment, or other government benefits payment electronically deposited into the account from an employer or similar third party - using your account number and BMO's routing number that you provide to them. We reserve the right to request documentation that the direct deposits qualify. Non-qualifying examples include: teller deposits, wire transfers, ATM transfers or deposits, BMO Digital Banking transfers or deposits, deposits processed as a debit card credit, transfers from any bank or brokerage account, and Account to Account or Peer to Peer (e.g. Zelle®, Venmo) transfers. |
| | \$400 | <ul style="list-style-type: none">Open a new BMO Smart Money Checking 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 | \$600 | <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 \$10,000 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. | | |

Minimum opening deposit of \$25 for BMO personal checking accounts. BMO Relationship Checking 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 May 1, 2025 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 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](https://www.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 may 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 May 1, 2025 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 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](https://www.bmo.com).

³ 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