

## Exclusive benefits for our customers



**Experienced professionals dedicated to you.** Premier Services gives you access to a broad array of professionals, each committed to your needs, your goals, and your satisfaction, with concierge-level services and solutions.

### Premium banking services just for you.

#### **BMO Relationship Checking<sup>6</sup>**

Access to Relationship Checking package benefits that reward you for your financial progress: Premier, Platinum, Gold and Silver

Unlimited fee-free transactions at over 40,000 BMO and Allpoint® network ATMs nationwide<sup>7</sup>

Unlimited free non-BMO ATM transactions,<sup>8</sup> with a rebate of up to \$25 in ATM surcharge fees assessed by the ATM operator or network each statement period

Tiered rate of interest paid on account balance

Waived monthly maintenance fee if certain terms are met<sup>9</sup>

No fee for paper statements, cashier's checks and money orders

#### **Complimentary extras**

Higher BMO Mobile Deposit limits, up to \$20,000 per week<sup>10</sup>

24-hour dedicated Premier Services support team available by phone

No annual fee on 3"x5" safe deposit box<sup>11</sup>

Promotional offers on other BMO products and services when available

### A credit card designed for your lifestyle.

#### **BMO Premier Services Premium Rewards credit card<sup>1</sup>**

Earn BMO Flex Rewards points redeemable for gift cards, cash back, merchandise and travel<sup>2</sup>

Receive 45,000 bonus points after \$5,000 in qualifying purchases during the first three months of account opening<sup>2</sup>

Three points per \$1 spent on qualifying dining, airfare and hotel purchases up to \$2,500 in combined spend each calendar quarter; one point for every \$1 spent on all other purchases with no earnings cap<sup>2</sup>

15% anniversary point bonus every year<sup>3</sup>

#### **Travel benefits**

Ideal for foreign travel

Two complimentary visits to airport VIP lounges worldwide through Priority Pass™ Select<sup>4</sup>

Extended Warranty and Purchase Assurance<sup>5</sup>

MasterRental insurance coverage worldwide<sup>5</sup>

Lost or damaged luggage coverage<sup>5</sup>

Emergency card replacement through Mastercard® Global Services<sup>5</sup>

### A consultative approach to borrowing.

#### **Mortgage**

Dedicated processing and underwriting team

Rate discount of 0.125% with Auto Pay<sup>12</sup>

Up to 0.625% interest rate discount if certain balance thresholds are met<sup>13\*\*</sup>

#### **Home equity line of credit**

Dedicated processing and underwriting team

\$75 annual fee is waived<sup>14</sup>

Interest rate discount up to 0.50%: 0.25% with Auto Pay and 0.25% if certain balance thresholds are met<sup>15\*\*</sup>

Option to lock in your balance at a fixed rate and term

#### **Auto and unsecured personal loans<sup>16\*\*</sup>**

Interest Rate discounts available up to 0.75%:

- Auto and unsecured personal loans receive 0.50% with Auto Pay
- Auto Loans receive an additional 0.25% if certain balance thresholds are met
- Applicable \$75 loan processing fee is waived

## BMO Investment Services provides access to investment solutions offered through LPL Financial.\*

### Your journey begins with a financial plan

Understanding your core values and objectives

Providing solutions to help meet your unique goals, plans and dreams you hope to achieve

### Investment solutions tailored to your specific goals

Strategic asset allocation and insurance solutions

Professionally managed, diversified portfolios

Self-directed stock trading

BMO Bank N.A. ("BMO") provides referrals to financial professionals of BMO Investment Services who are registered representatives of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay BMO for these referrals.

This creates an incentive for BMO to make these referrals, resulting in a conflict of interest. BMO is not a current client of LPL for advisory services.

Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.

\* "BMO Investment Services" is a brand name used by certain employees of BMO Bank N.A. who provide advisory, brokerage, and insurance services offered through LPL Financial (LPL). **Financial Advisors are investment advisor representatives of and offer securities and advisory services through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).** Insurance products are offered through LPL or its licensed affiliates. BMO Bank N.A. and BMO Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using BMO Investment Services, and are also employees of BMO Bank N.A. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, BMO Bank N.A. or BMO Investment Services. BMO Investment Services is not an affiliate of LPL. Securities and insurance offered through LPL or its affiliates are:

**Not Insured by FDIC or Any Other Government Agency | Not BMO Bank N.A. Guaranteed | Not BMO Bank N.A. Deposits or Obligations | May Lose Value**

BMO Investment Services, BMO Bank N.A. and BMO Bank N.A.'s affiliates do not provide legal or tax advice. You should review your particular circumstances with your independent legal and tax advisors.



Special offers are subject to change.

<sup>1</sup> Talk to a Premier Banker for details.

<sup>2</sup> Participation in BMO Flex Rewards is subject to terms and conditions found in BMO Flex Rewards Program Rules, available at: <https://www.bmo.com/bmoflexrewardsconsumer>. 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. 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.

<sup>3</sup> Anniversary Bonus is based on qualified net purchases made in the year prior to Anniversary Date. Please see the Program Rules for more information about the Anniversary Bonus. **Bonus will post to your account 4-6 weeks from your Anniversary Date.**

<sup>4</sup> As a Priority Pass<sup>SM</sup> Select member, you agree to abide by the Priority Pass Conditions of Use, which can be found in the lounge directory included with your membership credentials or at [www.prioritypass.com/en/Select](http://www.prioritypass.com/en/Select). See Guide to Benefits for additional information.

<sup>5</sup> Certain terms, conditions, and exclusions apply. Extended Warranty and Purchase Assurance are underwritten by New Hampshire Insurance Company, an AIG company. Call 1-800-MASTERCARD (1-800-627-8372) for complete coverage terms and conditions or for assistance. Refer to the Mastercard Guide to Benefits at <https://www.bmo.com/en-us/pdf/credit/premiummgtb.pdf> for more information.

<sup>6</sup> BMO Relationship Checking is not exclusive to BMO Premier Services and additional checking accounts are available. Fees apply to these accounts. Complete terms, fees and conditions that apply to each banking product and service will be provided to you when you apply.

<sup>7</sup> Foreign Transaction Fees will apply at Allpoint<sup>®</sup> ATMs located outside of the United States.

<sup>8</sup> No BMO fee; however, the ATM operator or network may charge you a surcharge fee for a transaction or balance inquiry.

<sup>9</sup> \$25 monthly maintenance fee is waived when you have one of the following: \$10,000 minimum daily Ledger Balance or more for the previous calendar month or \$25,000 Monthly Combined Balance for the previous calendar month. Additional information on Monthly Combined Balance can be found in the Deposit Account Disclosure and the Deposit Account Agreement for Personal and Business Accounts. The monthly maintenance fee will be waived for the first two full calendar months after Account opening or when your Account type is changed to a Relationship Checking account.

<sup>10</sup> 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 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 [bmo.com/us/legal](http://bmo.com/us/legal).

<sup>11</sup> BMO Premier Services clients are eligible for a free 3" x 5" safe deposit box. Boxes are not available at all BMO branches. Visit your local branch or call 1-888-340-2265 for availability. Additional local city taxes and safe deposit box fees could apply. Safe deposit box contents are not FDIC insured.

<sup>12</sup> Auto Pay Rate Discount: To receive a 0.125% rate discount, you must authorize BMO to withdraw your loan payment each month from an eligible BMO checking account using Auto Pay. Rate discount of 0.125% with Auto Pay from your BMO Smart Money Checking account, BMO Smart Advantage Checking account, BMO Select Checking account, BMO Relationship Checking or BMO Portfolio Checking account. Housing Finance Agency, FHA, VA, and State Bond Program loans are not eligible for the interest rate discount but will receive a \$500 closing cost discount if eligible.

<sup>13</sup> Applicant must meet one of the eligibility requirements in to order to receive the relationship pricing discount ranging from 0.125% up to 0.625%: New or existing BMO client with \$100,000 to \$1,000,000+ in BMO deposit and investment accounts (including trust accounts titled in the name of the Applicant) at the time of closing after all related closing costs have been applied. Housing Finance Agency, and State Bond Program loans are not eligible for the interest rate discount. For eligibility requirement details contact a Banker.

<sup>14</sup> Fee Information: The \$75 annual fee on the opening date and each year after through the ninth anniversary of loan opening is waived for Premier Services customers with \$250,000 in eligible balances.\*\*

<sup>15</sup> To receive a 0.25% rate discount, you authorize BMO to withdraw your Home Equity Line of Credit payment each month from a BMO personal checking account using Auto Pay. The discount can only be applied to a new Home Equity Line of Credit. To receive an additional 0.25% rate discount you must have a combined minimum balance of \$250,000.\*\* The discount can only be applied to a new home equity loan, home equity line of credit or secured personal installment loan. The discount cannot be applied to an unsecured personal installment loan, CD Credit Builder loan or to loans originated by a dealer and later assigned to BMO.

<sup>16</sup> To receive a 0.50% rate discount, you must authorize BMO to withdraw your installment loan payment each month from a BMO personal checking account using Auto Pay. The discount cannot be applied to loans originated by a dealer and later assigned to BMO. To receive an additional 0.25% rate discount you must have a combined minimum balance of \$250,000.\*\* The discount can only be applied to a new home equity loan, home equity line of credit or secured personal installment loan. The discount cannot be applied to an unsecured personal installment loan, CD Credit Builder loan or to loans originated by a dealer and later assigned to BMO. Fee Information: The \$75 processing fee is waived for Premier Services customers with \$250,000 in eligible balances.\*\*

\*\*Eligible balances include all BMO Personal, Investment, Trust, Business Banking, and BMO Financial Group employee 401(k) accounts. Eligible balances exclude BMO Alto/Savings Accounts and BMO Self-Directed Investment Accounts. For Business accounts, applicant must be an owner of, and an authorized signer on, the associated business account. Assets used for mortgage discount eligibility purposes must exclude any funds needed to close.

Not all products and services are offered in every state and/or location.

Banking products are subject to approval and are provided in the United States by BMO Bank N.A. Member FDIC (4/24)

[bmo.com/premierservices](http://bmo.com/premierservices)

