

A new way of Banking

BMO® Bank at Work Program

Get a value over
\$500¹
in the first year!

Exclusive product offers² created for ACRC



Chequing Account (Performance Plan)

- **No monthly plan fee** with a minimum monthly deposit of \$1,500 (worth **\$203.40** annually)^{3,4}
- **Unlimited** transactions⁵ and *Interac* e-Transfer[®],⁶
- One **complimentary** non-BMO ATM withdrawal per month in Canada⁷
- Easy set-up with BMO PowerSwitch[®] to transfer bill payments

Only at BMO:

- OnGuard[®] Identity Theft Monitoring at no additional cost (**valued at \$150 annually⁸**)
- **Family Bundle:** Add additional chequing accounts for your family members⁹ at no additional fee



Savings Account

- Savings account with competitive rates
- Complimentary U.S. dollar premium rate savings account



Credit Cards

Get welcome bonus and reward points on:

- BMO Rewards[®] Mastercard[®]¹⁰
- BMO World Elite[®] Mastercard[®]¹¹



Mortgage

- **Exclusive discounts¹²** on BMO fixed and variable rate mortgages
- Great mortgage rates with a **130-day mortgage rate guarantee** – the longest of any major bank in Canada¹³
- Accelerated payment options to help you pay your mortgage faster



Personal Line of Credit

- **Preferred rates** for unsecured Personal Lines of Credit¹⁴



Term Investments

- **0.25% bonus interest** on one-year GICs (with investment value of \$1,000 or more only)¹⁵



Online Investing

InvestorLine⁺ Self-Directed

- Up to \$200 in transfer fees reimbursed
- **\$6.95 flat-fee** pricing on electronic trades (**savings of \$3/trade**)

InvestorLine⁺⁺ adviceDirect

BMO employee Rates

- Up to \$200 in transfer fees reimbursed
- Save 20% on advisory fees

BMO SmartFolio⁺

BMO employee Rates

- Get 20% off your advisory fees



Let's connect

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Apply now



Scan the QR code to get more information and sign up now.

or visit: <https://bit.ly/2HslRMu>



Continued

Terms & Conditions

¹ Up to \$500 value is based on the following savings in the first year: (i) \$203.40 for the Performance Plan Fee of \$16.95 per month; (ii) \$155.88 for the retail value of OnGuard[®] charged at \$12.99 per month; (iii) \$24 for one non-BMO ATM withdrawal in Canada included each month with the \$2.00 fee for each withdrawal waived with the Performance Plan (iv) 30,000 welcome points on a BMO World Elite Mastercard when you pay with points equivalent to \$150.00; (v) Eligible BMO World Elite Mastercard holders can receive an annual fee rebate (the "Rebate") up to \$40.00 per year, when you are the primary cardholder of; and the account holder of a Canadian or U.S. Dollar Primary Chequing Account, Interest Chequing Account (for existing customers) or Premium Rate Savings Account (each a "BMO Account") with the Performance Plan (the "Plan"). Actual savings may vary depending on the products you select and qualify for.

² Subject to terms and conditions agreed upon between BMO and participating organizations. Offers may be changed, withdrawn or extended at any notice.

Chequing and Savings Accounts

³ You are eligible for the waiver of the Monthly Performance Plan Fee if you deposit a total of \$1,500 monthly or more into your lead Chequing Account each calendar month, excluding any credits from a debit adjustment, merchant refund, or any payment debited, subsequently returned and then credited to your account for any reason. You are responsible for all transaction, service, and product fees not included in the Performance Plan. The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees.

A qualifying deposit means: i. A cash deposit; ii. A deposit of a cheque, bank draft, money order or any eligible negotiable instrument payable to you; iii. Acceptance of an Interac e-Transfer[®] transaction; iv. A pre-authorized credit or direct deposit; v. Incoming wire transfer and vi. A withdrawal from a BMO Nesbitt Burns Registered Retirement Income Fund (RRIF) account or from BMO Nesbitt Burns Non-Registered account that are deposited into the Lead chequing account. When you make a qualifying deposit on a weekend, holiday, or when your BMO branch is closed, your deposit will be applied to your Chequing Account on the next business-day.

To be a qualifying deposit, your deposits must be "new funds" and excludes any of the following credits to your Chequing Account: a) Transfers or credits, from your BMO Savings Account or any other BMO bank account you may have with us; b) Cash advances from your BMO Credit Card, line of credit or any other BMO credit product you have with us; or c) Any interest payments or redemptions from a BMO investment of any kind issued or offered by any member of BMO Financial Group with the exception of withdrawals from a BMO Nesbitt Burns Registered Retirement Income Fund (RRIF) account or from a BMO Nesbitt Burns non-registered account.

Your Lead Chequing Account will be debited the monthly Performance Plan \$16.95 Plan fee within ten business days of the following month if you do not qualify for the waiver.

⁴ The savings of \$203.40 is based on plan fee of \$16.95 per month for 12 consecutive months.

⁵ Includes everyday banking transactions at a BMO branch, BMO ATM, BMO Telephone, BMO Online and BMO Mobile Banking, debit card purchases, cheques drawn on your account and Pre-Authorized Payments.

⁶ The monthly Plan fee may still apply. Other transaction fees may apply if you have a Bank Plan that does not include unlimited everyday banking transactions. A cancellation fee may still apply when you cancel the transaction. Interac e-Transfer transactions are subject to maximum transfer dollar amounts.

⁷ Non-BMO ATMs may charge a convenience fee. The convenience fee is not a BMO fee and is added to the total amount of your withdrawal. You are responsible for the convenience fee that may be applied to your transaction.

⁸ OnGuard[®] retail value is \$155.88 annually (charged at \$12.99 per month).

⁹ Family members defined as Parents, grandparents, children, grandchildren and/or spouse/ partner who reside in the same household as you. Family Bundle option may be added at no additional fee and is capped at 20 accounts (held jointly or individually) in Canadian or U.S. dollars per eligible Bank Plan.

Credit Cards

¹⁰ Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria.

¹¹ Subject to income requirements. Minimum \$80,000 (individual) or \$150,000 (household) annual income.

Mortgages

¹² Applications and the amount you can borrow are subject to meeting BMO's standard lending criteria. Some conditions may apply. Transfer fees from your existing lender may apply. Rates are subject to change without notice.

¹³ We guarantee your interest rate for the selected fixed rate mortgage type and term for up to 130 days from the rate guarantee start date. If the mortgage is not funded within the 130-day period, the interest rate guarantee expires. Applicable to residential mortgages only and subject to Bank of Montreal standard lending criteria for residential properties. Longest rate guarantee of any major bank as of March 1, 2021.

Personal Line of Credit

¹⁴ Applications and the amount you can borrow are subject to meeting BMO's standard lending criteria. For lines of credit, your interest rate is a variable interest rate and will change without advance notice whenever BMO's Prime Rate changes or otherwise with notice in accordance with the terms of your Personal Line of Credit agreement.

Term investments

¹⁵ 0.25% bonus interest is applied to the posted rate for the non-redeemable 1-year BMO Guaranteed Investment Certificate at the time of purchase and is not applicable to any other term or product, and cannot be combined with any other special rate offer. Posted and Bonus rates may be changed or withdrawn at any time. The GIC must be purchased at a BMO branch. Offers may be changed, withdrawn or extended at any notice.

¹⁶ Interac e-Transfer is a registered trademark of Interac Inc. Used under license.

¹⁷ OnGuard is a registered trademark of Sigma Loyalty Group Inc. OnGuard is provided by Sigma Loyalty Group and Intersections Inc. Sigma Loyalty Group and Intersections Inc. terms and conditions can be viewed here: www.bmo.com/onguard/SLGconditions

¹⁸ Mastercard and World Elite are registered trademarks and the circles design is a trademark of Mastercard International Incorporated. Used under license.

¹⁹ Trademark of Visa International Service Association and used under license.

²⁰ BMO InvestorLine Inc. is a Member of BMO Financial Group. ^{TM/®}Trade-mark of Bank of Montreal, used under license. [®]BMO InvestorLine Inc. is a wholly owned subsidiary of Bank of Montreal Holding Inc.

²¹ An adviceDirect account is a non-discretionary, fee based account which offers investment recommendations. adviceDirect does not provide portfolio management by a portfolio manager. The client makes their own investment decisions and manages their own investment portfolio. adviceDirect does not offer discretionary, managed accounts.

²² BMO SmartFolio is an online portfolio management service and a product of BMO Nesbitt Burns. This program is operated by BMO Nesbitt Burns ("Nesbitt Burns" or "we" "our" "us"). We are registered in all of the provinces of Canada as a broker dealer.

BMO InvestorLine and BMO Nesbitt Burns Inc. : Member of the Canadian Investor Protection Fund and Member of the Investment Industry Regulatory Organization of Canada.

²³ BMO PowerSwitch is a service provided by D+H. D+H refers to this service as Payment Manager which is a unique software technology solution (patent pending) designed to manage pre-authorized payments. © 2016. D+H and Payment Manager are trademarks of D+H Limited Partnership.

²⁴ BMO is a registered trademark of Bank of Montreal.

²⁵ Some billers, including financial institutions, do not accept the use of PowerSwitch service for transfers, including pay cheques. Financial institutions that do, may request confirmation of the transfer from the customers.