BMO bmo.com

Personalized banking built around you

Earn a $400 cash bonus[1]

New personal checking clients in select eligible states can earn a $400 cash bonus[1] when you open a new checking account and complete qualifying activities.

$400 cash bonus[1]

BMO Smart Advantage Checking Account

Everyday banking with no monthly maintenance fees

OPEN IN MINUTES

LEARN MORE

$0 monthly maintenance fee

than 40,000 Allpoint® ATMs nationwide

ıl Banking[3] - Pay your bills, transfer money and more

Protection® with your BMO Debit Mastercard®[4]

draft Fees[5]

Product Disclosure and Fees (PDF, 321 KB)

$400 cash bonus[1]

BMO Smart Money Checking Account

Essential banking made simple

OPEN IN MINUTES

LEARN MORE >

$5 monthly maintenance fee or $0 if you're under age 25

2

than 40,000 Allpoint® ATMs nationwide

al Banking[3] - Pay your bills, transfer money and more

Protection® with your BMO Debit Mastercard®[4]

peace of mind

Product Disclosure and Fees (PDF, 303 KB)

$400 cash bonus[1]

BMO Relationship Checking Account

Premium banking with exclusive benefits

OPEN IN MINUTES

LEARN MORE >

$25 monthly maintenance fee or $0 if waived

fer more perks the more you bank with BMO

sactions[8]

s charged by other banks (up to $25 per monthly statement period)

ng balance

Protection® with your BMO Debit Mastercard®[4]

draft Fees[5]

New personal checking clients: How to cash in our offer

Step 1: Open the account

Eligible clients ⓘ can easily open a new checking account online in minutes.

Step 2: Deposit funds

Make qualifying direct deposits ⓘ within 90 days of opening the account.

Step 3: Earn your cash bonus

That's it! We'll deposit your cash bonus[1] directly into your account.

Earn up to $60 in savings rewards with Savings Builder

Open a new Savings Builder account and earn a $5 reward every month you grow your balance by $200 or more for the first year.[9]

- **Enjoy no monthly maintenance fee.**
- Start saving with a **low minimum opening deposit of just $25.**
- Feel secure knowing your money is **FDIC insured**.[10]
- **Automate your savings** with recurring transfers[11] from your checking account.

OPEN NOW

LEARN MORE ›

Stay in control with next day grace

When you need it, BMO gives you an extra day to cover account overdrafts and avoid Overdraft Fees[5] because peace of mind is priceless.

Enjoy exclusive fan benefits

Repping your favorite team comes with perks – show your spirit with BMO's Fan Card Debit Mastercard® and get in on exclusive rewards!

LEARN MORE

Prefer to apply in person or on the phone?

Just give us a few details to get your promo code and use it when you apply.

Contact Name (required)

Enter your first and last name

Email address (required)

example: abc@email.com

Phone number

example: 555-555-5555

ZIP code (required)

example: 12345

SEND MY PROMO CODE

By providing your contact information, you agree to be contacted by a BMO banker about opening your BMO account and related banking opportunities.

Ready to apply?

Your promo code is on the mailer you received from us. Just use that code with you when you apply in a BMO financial center or over the phone.

Give us a call

Our team is available to help.

1-800-546-6101

Visit us in person

Drop by your nearest BMO financial center and we'll help you get set up.

FIND A BMO FINANCIAL CENTER

Legal

[1] ***This offer is only available for accounts where the primary applicant (first person listed on the account) resides in Arizona, California, Colorado, Florida, Iowa, Illinois, Indiana, Minnesota, New Mexico, Nevada, Oregon, Utah, Washington, or Wisconsin at the time of application. Proof of address may be required.***

To take advantage of the new personal checking account cash bonus offer, you must open your account between June 30, 2026 and September 8, 2026, and use the promo code. You may open your account at a BMO financial center, online, or by calling 1-800-546-6101.

To apply for a checking account online, click through to the personal checking account cash bonus offer page, select "OPEN IN MINUTES," for the checking account of your choice and we'll automatically apply the promo code for you.

To apply at a financial center or by phone for a checking account, click through to the personal checking account cash bonus offer page, enter your information, and select "SEND MY PROMO CODE" to receive the promo code you must use when opening your account.

Accounts opened online on September 8, 2026 must have their applications submitted and approved prior to 9:00 p.m. Central Time. If you open your account by calling 1-800-546-6101, we must receive your opening deposit and all signed account opening documents by September 8, 2026.

To receive the personal checking new account cash bonus of $400:

1. Open a new **BMO Smart Money Checking**, **BMO Smart Advantage Checking** or **BMO Relationship Checking** account; and
2. The primary applicant (first person listed on the account) must reside in Arizona, California, Colorado, Florida, Iowa, Illinois, Indiana, Minnesota, New Mexico, Nevada, Oregon, Utah, Washington, or Wisconsin at the time of application; and
3. Have a cumulative total of $4,000 in qualifying direct deposits post to your account within 90 days of account opening.

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. *Tip: If the 90th calendar day falls on a Saturday, Sunday or Bank holiday, the cumulative total qualifying direct deposits must be received no later than the last Business Day preceding the 90th calendar day.*

Offer is limited to one per client and account (including trustees and signers on joint accounts). Offer is not available for existing BMO personal checking clients (including trustees and signers on joint accounts) or those who have closed a BMO personal checking account within the past 12 months. Cash bonus may be reported to the IRS for tax purposes, and you are responsible for any applicable taxes. Offer can be changed or canceled 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 must have a balance greater than zero when the cash bonus is paid.

Qualifying direct deposits are deposits of regular income from an employer or similar third party - such as your salary, paycheck, pension payment, Social Security payment, or other government benefits payment electronically deposited into the account - using your account number and BMO's routing number that you provide to them. 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 or real time credit, transfers from any bank or brokerage account, Account to Account or Peer to Peer (e.g. Zelle®, Venmo) transfers, and deposits received via merchant payment platforms (such as Square®). We reserve the right to request documentation, such as a pay stub or statement of earnings, that the direct deposits qualify.

You are only eligible for one checking account cash bonus; you cannot open multiple checking accounts and receive multiple cash bonuses. The promo code is applied to the first Smart Money Checking, Smart Advantage Checking, or Relationship Checking account that is opened between June 30, 2026 and September 8, 2026. 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. Your account must be Smart Money Checking, Smart Advantage Checking, or Relationship Checking when the cash bonus is paid into the checking account approximately 100 days after account opening.

Minimum opening deposit of $25 is required 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 June 30, 2026, 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**.

[2] Accounts with zero balance may be closed.

[3] Message and data rates may apply. Contact your wireless carrier for details.

[4] Certain terms, conditions and exclusions apply. For complete coverage terms and conditions call 1-800-MASTERCARD (1-800-627-8372) for assistance. Refer to the **Mastercard Guide to Benefits** for more information.

[5] For important information regarding overdraft services, please visit **www.bmo.com/overdraft**.

[6] Items that overdraw the account are returned and ATM/everyday debit card transactions are declined.

[7] To access the benefits in a particular Relationship Package, you must have a BMO Relationship Checking account. See the **Deposit Account Disclosure** for details.

[8] Except for Bank of Montreal branded Participating ATMs and Allpoint® Participating ATMs, the ATM owner or operator may charge you a surcharge fee for a withdrawal, transfer, or balance inquiry. Foreign Transaction Fees will also apply to all ATMs outside of the United States (i.e. Non-BMO ATMs, Bank of Montreal branded Participating ATMs and Allpoint® Participating ATMs).

[9]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 the 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 June 30, 2026, 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**.

[10]Please visit the **FDIC website** for current deposit insurance limits.

[11] If you make an Internal Transfer on a weekend or holiday, we'll credit the payment the same day, but we'll post the payment on the next Business Day.

Card design and availability is subject to change without notice.

Customer support

Financial Center and ATM Locator

Disclosure

Privacy

Legal

Security

Site map

Careers

About Our Ads

Accessibility

Cookie Usage

About BMO

Feedback

Banking products and services are subject to bank and credit approval and are provided in the United States by BMO Bank N.A. Member FDIC.

Notice to Customers

To help the government fight the funding of terrorism and money laundering activities, federal law (USA Patriot Act (Title III of Pub. L. 107 56 signed into law October 26, 2001) requires all financial organizations to obtain, verify and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask you to provide a copy of your driver's license or other identifying documents. For each business or entity that opens an account, we will ask for your name, address and other information that will allow us to identify the entity. We may also ask you to provide a copy of your certificate of incorporation (or similar document) or other identifying documents. The information you provide in this form may be used to perform a credit check and verify your identity by using internal sources and third party vendors. If the requested information is not provided within 30 calendar days, the account will be subject to closure.

Third party web sites may have privacy and security policies different from BMO. Links to other web sites do not imply the endorsement or approval of such web sites.

Please review the privacy and security policies of web sites reached through links from BMO web sites. This information is not intended to be tax or legal advice. This information cannot be used by any taxpayer for the purpose of avoiding tax penalties that may be imposed on the taxpayer. This information is being used to support the promotion or marketing of the planning strategies discussed herein. BMO Bank N.A. and its affiliates do not provide legal or tax advice to clients. You should review your particular circumstances with your independent legal and tax advisors.