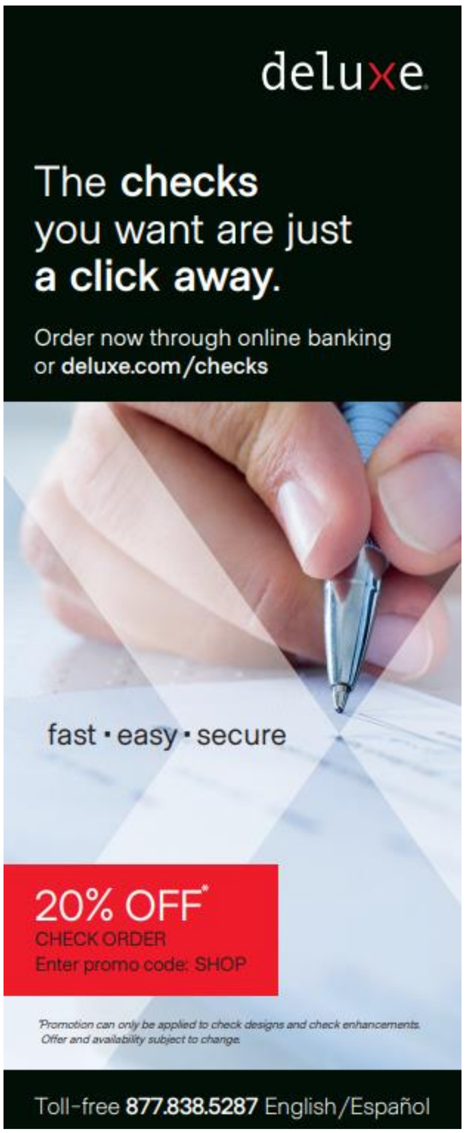
BMO is providing a special offer for check orders for our personal checking customers, available from February 9, 2026 through December 31, 2027.

To take advantage of this offer, place your order at deluxe.com/checks or through the Service Request option in BMO Digital Banking and enter promo code **SHOP**. For further assistance on ordering checks through BMO Digital Banking, access the Deluxe Check Ordering Demo at usdemos.bmo.com.

Offer is only available for self-serviced, online orders. Offer not available for orders placed through a BMO branch, BMO's Customer Contact Center, or by calling Deluxe. In addition, offer cannot be applied to business check orders, shipping and handling, or tax. Offer can be used more than once. Please see below for additional conditions and details of this offer.



The following are updates to the Deposit Account Disclosure:

Important Notice effective 5/28/2026

- We are clarifying that although BMO Digital Banking is free, certain optional features made available through BMO Digital Banking may incur fees. Such fees will be disclosed at the time of enrollment.

Important Notice effective 8/10/2026

- If your deposit product has a Non-BMO ATM Transaction fee, BMO is no longer charging the $3 Non-BMO ATM Transaction fee for each Non-BMO ATM transfer.
- If your deposit product charges a fee for a cashier's check, the fee will increase from $10 to $12.

Your continued use of this Account as of **the applicable effective date** confirms your agreement to the change(s).

BMO Relationship Checking

Deposit Account Disclosure and Bank Fee Schedule

This Deposit Account Disclosure and Bank Fee Schedule, the separate Interest Rate Sheet and the Deposit Account Agreement for Personal and Business Accounts ("Agreement") are part of the Deposit Account Agreement that governs your Account and you should read them. Capitalized terms not defined in this disclosure are defined in the Glossary of the Agreement.

Account opening and usage		
Minimum deposit needed to open Account	$25	If your balance is zero, we may close your Account.
Monthly maintenance fee and waivers	$25	Beginning in the third calendar month after your Account is opened or your Account type is changed to a BMO Relationship Checking Account, we charge this fee on the last day of the statement period if you do not meet ANY ONE of the waiver requirements listed below: A. The minimum daily Ledger Balance in this Account is $10,000 or more for the **previous calendar month**. B. You have met the $25,000 Monthly Combined Balance for the **previous calendar month**. C. You are a client of our employee benefits program, Best of BMO U.S., and have requested the waiver from your BMO Banker. For example: An Account opened or changed to BMO Relationship Checking in January will not be charged a monthly maintenance fee in January and February. In March we will charge this fee if you do not meet any one of the following: • the minimum daily Ledger Balance in this Account is $10,000 or more for the month of February; or • you have met the $25,000 Monthly Combined Balance for the month of February.
Pays interest	Yes[1]	This is a variable rate Account where interest rates and annual percentage yields may change. At our discretion, we may change the interest rate on this Account daily. The interest rate corresponding to the highest tier into which your Collected Balance falls will be paid on the entire Collected Balance. Interest will be compounded daily on the Collected Balance and credited to this Account monthly on the statement period date. The tiers are as follows: $0.01–$4,999.99 · $25,000–$49,999.99 · $250,000–$499,999.99 $5,000–$9,999.99 · $50,000–$99,999.99 · $500,000–$999,999.99 $10,000–$24,999.99 · $100,000–$249,999.99 · $1,000,000 or more For current interest rates, ask your BMO Banker for a current Interest Rate Sheet or call 1-888-340-2265.
BMO ATMs and Participating ATMs (except for Allpoint® Participating ATMs outside the United States)	Free[2]	For deposits, withdrawals, transfers or balance inquiries at BMO ATMs, Bank of Montreal branded Participating ATMs and Allpoint® Participating ATMs in the United States. All transactions may not be available at all BMO ATMs or at Participating ATMs. For fees related to Allpoint® Participating ATMs outside the United States, see "Non-BMO ATM Transaction fee" below.
Non-BMO ATM Transaction fee	Free	A Non-BMO ATM Transaction is any transaction conducted at a Non-BMO ATM, or at Allpoint® Participating ATMs outside the United States, including, for example, a withdrawal, transfer, or balance inquiry. Except for Allpoint® Participating ATMs outside the United States, 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 the United States (i.e. Non-BMO ATMs, Bank of Montreal branded Participating ATMs and Allpoint® Participating ATMs).

Account opening and usage *(continued)*

Non-BMO ATM surcharge fee rebate	We will rebate up to $25 in ATM surcharge fees assessed by the ATM owner or operator each statement period.	
Stop payment fee	$35	Per request or renewal.
Account closing fee	$50	If closed within 90 days of Account opening.
Statements	We will send you statements with Check Images monthly. Contact us to request Check Images if you are not currently receiving them.	
Check orders	When you order checks through us for this Account you will receive: • Free single or wallet safety paper checks. • Discount on duplicate safety paper checks. • 50% discount on certain check styles.	
Other fee waivers	Purchase fees are waived for cashier's checks and money orders.	

[1] We use the Daily Balance Method to calculate the interest on this Account. This method applies a Daily Rate to the Collected Balance in this Account each day. For all deposits (except for Zelle® deposits received after 5:00 p.m. Central Time), interest begins to accrue on the Business Day we receive the deposit in accordance with the Funds Availability Policy for Deposit Accounts in Section 8 of the Agreement. For Zelle® deposits received after 5:00 p.m. Central Time, interest begins to accrue on the next Business Day. We reserve the right not to pay interest on any deposited Item that is returned to us as unpaid.

[2] Foreign Transaction Fees will apply to all ATMs outside the United States (i.e. Non-BMO ATMs, Bank of Montreal branded Participating ATMs and Allpoint® Participating ATMs).

Relationship Package Benefits

To reward our customers for their financial progress, the BMO Relationship Checking Account provides the following Relationship Package benefits:

	Relationship Package[3]			
Qualification/Benefit:	**Silver**	**Gold**	**Platinum**	**Premier**
Quarterly Combined Balance	<$25,000	$25,000 – $99,999.99	$100,000 – $249,999.99	$250,000+
Overdraft Fee rebate[4]	N/A	N/A	N/A	1 fee per month
Outgoing Wire Transfer Fee (domestic and international) rebate[4]	N/A	Up to $30 per month	Up to $60 per month	Up to $90 per month
Credit card spend bonus[5]	$10 per quarter	$25 per quarter	$50 per quarter	$75 per quarter
Relationship Plus Money Market[6]	N/A	Higher interest rates may be available		
Additional benefits	Special mortgage and other lending product benefits may be available. For current benefits visit **bmo.com/en-us/main/personal/checking-accounts/relationship-checking/**			

[3] **Access to the benefits and Relationship Package Placement:** To access the benefits in a particular Relationship Package, you must have a BMO Relationship Checking Account. Each BMO Relationship Checking Account is placed in its own Relationship Package based on the Quarterly Combined Balance. Benefits begin when the BMO Relationship Checking Account is placed in a Relationship Package and continue through the calendar quarter, regardless of any change in Account balances.

A BMO Relationship Checking Account is placed in a Relationship Package on the first calendar day of the month after the Account opening (or the Account type change) occurs. Your Relationship Package may change on the first day of each subsequent calendar quarter (January 1, April 1, July 1, and October 1) when the Quarterly Combined Balance is recalculated for quarterly placement ("Quarterly Placement"). You will receive a welcome communication with the first Relationship Package placement and a quarterly communication with each subsequent Quarterly Placement.

BMO

Quarterly Placement	Months included in the Quarterly Combined Balance
January 1	October, November, December
April 1	January, February, March
July 1	April, May, June
October 1	July, August, September

[4] **Fee rebates for Overdraft and Outgoing Wire Transfer Fee:** BMO Relationship Checking Account fee rebates are based on the Relationship Package assigned to your BMO Relationship Checking Account when the fee is assessed. Rebates will post to your BMO Relationship Checking Account by the third Business Day of the following month (e.g., a fee assessed in February will be rebated on the third Business Day in March). If you change your Account type and a fee was assessed while the Account was a BMO Relationship Checking Account, you will still receive a rebate. If you close your Account and a fee was assessed while the Account was a BMO Relationship Checking Account, you will not receive a rebate.

[5] **Credit card spend bonus:** Credit card purchases must be made from an eligible Credit Card Account by an individual who is an owner of the BMO Relationship Checking Account and is also a Primary Cardholder, Co-Borrower or Authorized User on the eligible Credit Card Account. Eligible Credit Card Accounts include BMO Premium Rewards Credit Card, BMO Platinum Credit Card, BMO Platinum Rewards Credit Card, BMO Cash Back Credit Card, and BMO Escape Credit Card. For every calendar quarter in which net purchases on your Credit Card Account are $3,500 or greater, the credit card spend bonus will be deposited into your BMO Relationship Checking Account by the third Business Day of the following month (e.g., if the net purchase criteria is met for the April, May, and June calendar quarter, the credit card spend bonus will be deposited into your BMO Relationship Checking Account in July). Net purchases are the dollar value of goods and services purchased minus any credits, returns, or other adjustments. Customers with multiple Credit Card Accounts are eligible for more than one credit card spend bonus, as long as the net purchase requirement is met on each Credit Card Account. In order to be eligible for the credit card spend bonus, the Credit Card Account must be open, not past due or otherwise in default on the last calendar day of the quarter. Please see the Cardholder Agreement for the definition of default.

Credit card spend bonus is dependent on Relationship Package placement at the time the transaction activity posts to your Credit Card Account. For customers with multiple BMO Relationship Checking Accounts, if the Account Owners' BMO Relationship Checking Accounts are placed in different Relationship Packages, the best Relationship Package will determine the amount of the credit card spend bonus and the Account into which the credit card spend bonus will be deposited. For customers with multiple BMO Relationship Checking Accounts with the same Relationship Package, the credit card spend bonus will be deposited into the Account with the lowest account number numerically. If your BMO Relationship Checking Account is closed on the date the credit card spend bonus is to be deposited and you have no other BMO Relationship Checking Accounts, you will not receive the credit card spend bonus. If you have additional BMO Relationship Checking Accounts that are open, the credit card spend bonus will be deposited to the Account with the highest Relationship Package placement; if you have multiple Accounts in that Relationship Package, the credit card spend bonus will be deposited into the Account with the lowest account number numerically.

[6] **Relationship Plus Money Market:** Relationship Plus Money Market is no longer for sale as of May 4, 2025. The terms below will still apply for customers who have a BMO Relationship Checking Account and already have an existing Relationship Plus Money Market Account. We may offer higher variable interest rates based on a Relationship Package. For current interest rates, ask your BMO Banker for a current Interest Rate Sheet or call 1-888-340-2265.

Interest rates earned on the Relationship Plus Money Market are based on Relationship Package placement. If the Account Owners' BMO Relationship Checking Accounts are placed in different Relationship Packages, the best Relationship Package will determine the interest rates earned on the Relationship Plus Money Market Account. Initially, the Relationship Plus Money Market Account earns standard interest rates. The Relationship Plus Money Market Account earns Relationship Package interest rates beginning on the first Business Day of the month after the Account opening (or the Account type change) occurs through the end of the calendar quarter. At each Quarterly Placement, the Relationship Plus Money Market Account earns Relationship Package interest rates beginning on the first Business Day of the calendar quarter through the end of the calendar quarter.

Processing policies and dispute resolution

Posting order (the order in which Items are credited or debited)	We post transactions in the following order at the end of each Business Day (Monday–Friday except federal holidays): 1. Deposits and other credits received prior to the cut-off times. 2. ATM withdrawals and certain other debits. 3. POS transactions using your Card. 4. ACH transactions. 5. Checks. 6. Bank generated transactions, including fees, interest and surcharge rebates. For more details and to read an example, see Section 2.C of the Agreement.	
Funds availability summary	Immediate availability	Cash deposited into this Account.
	Same day availability	Wire transfers and Direct Deposits into this Account.
	Next day availability	Checks deposited into this Account.
	This represents our general policy but longer delays may apply. For specific details, including when Items are considered received, see the Funds Availability Policy for Deposit Accounts in Section 8 of the Agreement. For Mobile Deposits, please see the BMO Digital Banking Agreement.	
Dispute resolution	**This Account is subject to the arbitration provision set forth in Section 7.EE of the Agreement.**	

BMO

Insufficient Funds and Overdrafts

Your Account is overdrawn when there is a negative balance that occurs when we pay an Item that you do not have Sufficient Available Funds in your Account to pay when the Item is presented for payment. The Account balance that we use to determine if your Account is overdrawn includes all Items (including bank fees and service charges) that are posted to your Account on the same Business Day whether the Items are paid or returned. In the Agreement, refer to Section 2.B for information on how we determine whether you have Sufficient Available Funds and Section 2.C for information on when Items post to your Account.

At our discretion, we may pay or return the following Items that overdraw this Account: Checks, automatic bill payments and other transactions made using this Account number. We will decline ATM and everyday debit Card transactions that may overdraw this Account unless you select the Overdraft Program for ATM and Everyday Debit Card Transactions described below. When we return an Item unpaid because your Account does not have Sufficient Available Funds, we don't charge a fee. When we pay an Item and your Account does not have Sufficient Available Funds, an Overdraft Fee may be charged.

Overdraft Fee	**$20 per Item** (No more than three Overdraft Fees will be charged per Business Day)	You will be charged an Overdraft Fee for each Item we pay when your Account is overdrawn more than $20 after all Items are posted to the Account. We will **not** charge you an Overdraft Fee if: • The amount of the Item is **less than or equal to $5**; • Your Account is overdrawn by **$20 or less at the close of the Business Day the Item is presented for payment**; • Your Account is overdrawn by **$20 or less at the close of the first Business Day after the Item is presented for payment**. Deposits may not be available immediately. Please see our Funds Availability Policy for Deposit Accounts in Section 8 of the Agreement for more information; • Your Account has already been charged **three (3) Overdraft Fees** for the applicable Business Day; • The Item is a bank fee we assess pursuant to the terms of the Agreement; • We previously returned the Item unpaid; • You had Sufficient Available Funds to pay the Item when the Item was authorized; • The Item is an ATM or everyday debit Card transaction and you have not authorized us to pay these types of transactions.

Optional Overdraft Protection Services

These are optional services that may be less expensive than overdraft fees.

Overdraft Funding	Money is transferred automatically from your linked BMO savings, money market or other checking Account. Transfers are subject to funds availability and transfer limitations. You must speak with your BMO Banker to enroll in this service. For details visit **bmo.com/overdraft**.
Overdraft Protection Line of Credit	In the event of an overdraft, your line of credit will be accessed automatically up to your available credit limit. You must apply and be approved for the Overdraft Protection Line of Credit. For details and fee information, visit **bmo.com/overdraft**.

Overdrafts for ATM and Everyday Debit Card Transactions

You're able to select how you would like BMO to handle everyday transactions involving your ATM or debit Card — including point-of-sale and ATM transactions — when you don't have Sufficient Available Funds in your Account. *Regardless of the option you choose for BMO to handle ATM and everyday debit Card transactions, you may still want to sign up for Overdraft Funding or apply for an Overdraft Protection Line of Credit. Learn more at* ***bmo.com/overdraft***.

No overdraft coverage (Default)	$0	If you do not opt-in, BMO will automatically decline any ATM and everyday debit Card transaction that would overdraw this Account. Because these transactions will be declined, no Overdraft Fee will apply to these transactions.
Opt-in (Overdraft Program for ATM and Everyday Debit Card Transactions)	$20 Overdraft Fee per Item; No more than three Overdraft Fees will be charged per Business Day	By opting into this program, you authorize us to use our discretion to pay ATM and everyday debit Card transactions that would overdraw this Account. If you do opt-in, and we use our discretion to pay those transactions, the Overdraft Fee described above will apply to the transactions. To opt-in to the Overdraft Program for ATM and Everyday Debit Card Transactions: • log in to your account at bmo.com and modify your overdraft preferences, or • use the BMO Bank by Phone self-serve option by calling 1-888-340-2265 and modifying your preferences within the ATM/Debit Card Services menu. To opt-out of the Overdraft Program for ATM and Everyday Debit Card Transactions: • log in to your account at bmo.com and modify your overdraft preferences, • use the BMO Bank by Phone self-serve option by calling 1-888-340-2265 and modifying your preferences within the ATM/Debit Card Services menu, or • speak with a BMO Banker by visiting a branch or calling 1-888-340-2265. Speak with a BMO Banker for further assistance with self-service options

BMO

Bank Fee Schedule

Read the Deposit Account Disclosure for additional fees and fee waivers that may apply to your Account.

Some services are not available at all locations.

Account Benefits

BMO ATM and Debit Card	Free
BMO ATM Mini-Statement	Free
BMO ATM Transactions	Free
BMO Bank by Phone	Free
BMO Bill Pay	Free (excludes expedited payments)
BMO Digital Banking	Free[7]
BMO Digital Banking – Mobile Deposit	Free[7] (excludes FundsNow)
BMO Total Look	Free
Combined Statement	Free
Debit or ATM Card Point-of-Sale (POS) Transactions	Free
Participating ATMs in the U.S.	Free
Wire Transfer–Incoming	Free

Payments and Transfers

BMO Bill Pay–Expedited Payment	Up to $15.00
Wire Transfer–Outgoing Domestic[8]	$30.00
Wire Transfer–Outgoing International[8]	$50.00
Wire Transfer – Wire Return Fee[9]	$35.00

ATM and Debit Card

Debit or ATM Card Expedited Delivery[10]	$30.00
Foreign Transaction Fee[10,11,12]	2.8% of the transaction amount

Checks and Money Orders

Cashier's Check	$10.00
Deluxe® Check Orders	Varies by account type and style
Money Order ($1,000 maximum)	$5.00

Collection Items (Bond, Note, Sight Draft, Check)

Coupon Collection	$10.00 per envelope
Domestic Collection	$15.00 + cost[13]
Foreign Collection	$45.00 + cost[13]

Statement and Account Servicing

Account Activity Printout	Free
Account Balancing / Research	$25.00 per hour, $10.00 minimum
Duplicate Statement	Free
Photocopies of Canceled Checks	Free

Miscellaneous

BMO Digital Banking – Mobile Deposit – FundsNow[14]	2% of the deposit amount for Checks $100 and over, or $1.00 for Checks of $99.99 or less
Foreign currency we buy from you	
$7 Shipping Fee	When the U.S. dollar amount is $1,000 or less and the branch does not keep foreign currency on hand
Foreign currency we order for you	
$7 Shipping Fee	When the U.S. dollar amount is $1,000 or less
$10 Cancellation Fee	If you cancel the order within seven days of the order date
Additional $7 Shipping Fee	If you do not pick up the foreign currency we will buy it back from you at the current exchange rate. Fee applies when the U.S. dollar amount is $1,000 or less and the branch does not keep foreign currency on hand.
Special Letter (Immigration, Verification of Deposit, etc.)	Free
Verification of Deposit Form from Third Party	Free

Legal Document Processing

Citations, Garnishments, Levies and Other Court Orders	Up to $100.00
Retrieval Fee for Legal Documents in Storage	Up to $50.00

Non-Customer Check Cashing

Cashing a Check of $50 or more Drawn on BMO	$10.00 per Check

Bank Fee Schedule *(continued)*

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

[8] This fee does not apply to CDs and IRAs.

[9] If we receive a wire transfer and are unable to process it for any reason, the wire will be returned to the originating financial institution. If the incoming wire transfer is $100 or more, a wire return fee will be deducted from the amount returned.

[10] This fee does not apply to the BMO Wealth Management World Debit Mastercard®.

[11] This fee will apply to any transaction initiated in a foreign country whether initiated by the Cardholder while traveling or by a foreign merchant for a purchase a Cardholder makes remotely from the United States, whether or not a currency conversion is required. If a currency conversion is required, a Currency Conversion Assessment will be included in the U.S. dollar transaction amount. See the Deposit Account Agreement – Section 9.A.4 for details.

[12] Foreign Transaction Fees will apply to all ATMs outside the United States (i.e. Non-BMO ATMs, Bank of Montreal branded Participating ATMs and Allpoint® Participating ATMs).

[13] Cost may include additional correspondent bank fees, collecting bank fees, communication fees, messenger fees and any other costs incurred.

[14] With the FundsNow service, certain Items deposited through Mobile Deposit may be eligible for immediate availability, including cash withdrawal, for a fee. Eligible Items will be identified at the time of Mobile Deposit, where the applicable fee will also be disclosed. You will always have the option to deposit your Item in accordance with our Standard Processing Time, as disclosed in the BMO Digital Banking Agreement, at no additional charge.