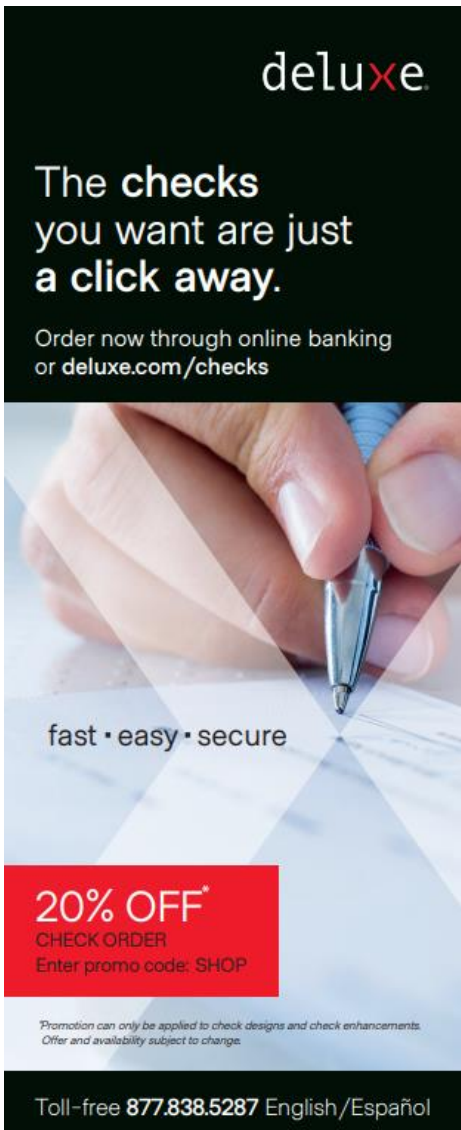




BMO is providing a special offer for check orders for our personal checking customers, available from February 9, 2026 through December 31, 2027.

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.



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Accounts are subject to approval and are provided in the United States by BMO Bank N.A. Member FDIC 12/25



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).

For more details and information:

Call us at 1-888-340-BANK (2265).

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5/26

BMO Smart Money Checking

Deposit Account Disclosure and Bank Fee Schedule

This Deposit Account Disclosure and Bank Fee Schedule 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	\$5	We charge this fee on the last day of the statement period. This fee is waived if the Primary Account Owner is under 25 years of age on the day the fee is to be assessed.
Pays interest	No	
BMO ATMs and Participating ATMs (except for Allpoint® Participating ATMs outside the United States)	Free ¹	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	\$3	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. We charge this fee for each Non-BMO ATM Transaction, except for a balance inquiry. Except for Allpoint® Participating ATMs outside the United States, the ATM owner or operator may also 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).
Stop payment fee	\$35	Per request or renewal.
Statements	\$2 for paper statements Or \$0 for paperless statements	We will send you statements monthly. A \$2 paper statement fee will be charged to your Account each statement period we send you paper statements. This fee will appear as "PAPER STMT FEE" on your statement. This fee will be automatically waived if any individual associated with your Account is 65 years or older, or if you opt to go paperless through your BMO Digital Banking preferences.
Check Images	\$3 with paper statements Or \$0 with paperless statements	We will send you Check Images with your statement if you request them. We will charge you a \$3 fee for this service each statement period even if there are no Check Images for that period. This fee will be automatically waived if any individual associated with your Account is 65 years or older, or if you opt to go paperless through your BMO Digital Banking preferences. This fee will appear as "IMAGE STMT SURCHARGE" on your statement.
Check orders	The price for check orders varies by check style.	

¹ 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).



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.	

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.

We will return as unpaid 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. When we return an Item unpaid because your Account does not have Sufficient Available Funds, we don't charge a fee. There are some Items we are unable to return. If we are unable to return an Item that overdraws your Account, we will use our discretion to pay it and you will not be charged a fee.

Optional Overdraft Protection Services

New Optional Overdraft Protection Services cannot be added to your BMO Smart Money Checking account after 6/12/21

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.
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.



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		Statement and Account Servicing	
BMO ATM and Debit Card	Free	Account Activity Printout	Free
BMO ATM Mini-Statement	Free	Account Balancing / Research	\$25.00 per hour, \$10.00 minimum
BMO ATM Transactions	Free	Duplicate Statement	Free
BMO Bank by Phone	Free	Photocopies of Canceled Checks	Free
BMO Bill Pay	Free (excludes expedited payments)	Miscellaneous	
BMO Digital Banking	Free ²	BMO Digital Banking – Mobile Deposit – FundsNow ⁹	2% of the deposit amount for Checks \$100 and over, or \$1.00 for Checks of \$99.99 or less
BMO Digital Banking – Mobile Deposit	Free ² (excludes FundsNow)	Foreign currency we buy from you	
BMO Total Look	Free	\$7 Shipping Fee	When the U.S. dollar amount is \$1,000 or less and the branch does not keep foreign currency on hand
Combined Statement	Free	Foreign currency we order for you	
Debit or ATM Card Point-of-Sale (POS) Transactions	Free	\$7 Shipping Fee	When the U.S. dollar amount is \$1,000 or less
Participating ATMs in the U.S.	Free	\$10 Cancellation Fee	If you cancel the order within seven days of the order date
Wire Transfer – Incoming	Free	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.
Payments and Transfers		Special Letter (Immigration, Verification of Deposit, etc.)	Free
BMO Bill Pay – Expedited Payment	Up to \$15.00	Verification of Deposit Form from Third Party	Free
Wire Transfer – Outgoing Domestic ³	\$30.00	Legal Document Processing	
Wire Transfer – Outgoing International ³	\$50.00	Citations, Garnishments, Levies and Other Court Orders	Up to \$100.00
Wire Transfer – Wire Return Fee ⁴	\$35.00	Retrieval Fee for Legal Documents in Storage	Up to \$50.00
ATM and Debit Card		Non-Customer Check Cashing	
Debit or ATM Card Expedited Delivery ⁵	\$30.00	Cashing a Check of \$50 or more Drawn on BMO	\$10.00 per Check
Foreign Transaction Fee ^{5,6,7}	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 ⁸		
Foreign Collection	\$45.00 + cost ⁸		



Bank Fee Schedule (continued)

- ² Message and data rates may apply. Contact your wireless carrier for details.
- ³ This fee does not apply to CDs and IRAs.
- ⁴ 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.
- ⁵ This fee does not apply to the BMO Wealth Management World Debit Mastercard®.
- ⁶ 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.
- ⁷ 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).
- ⁸ Cost may include additional correspondent bank fees, collecting bank fees, communication fees, messenger fees and any other costs incurred.
- ⁹ 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.

