

Get **up to \$500¹**
when you switch
to BMO Harris Bank.



Choose the checking account that's right for your business.

Essential Business Checking

An economical account for growing businesses with lower balances and fewer transactions

- **First 200 transactions free** per statement period.²
- Waived for the first 3 months: monthly maintenance fee, coin and currency fees and transaction fees.
- **\$15 monthly maintenance fee waived** with \$1,500 Average Collected Balance.

**Get your \$200¹ bonus
with Essential Business Checking**

1. Deposit at least \$1,500 in new money at account opening.
2. Maintain a minimum daily balance of at least \$1,500 for 90 days.
3. Have at least 10 electronic transactions post to the account within 90 days.

Business Advantage Checking

An interest-earning account for businesses with higher transaction volumes

- **First 500 transactions free** per statement period.²
- Free incoming wires.
- **Up to \$100 waived** on first order of checks ordered through us.
- Waived for the first 3 months: monthly maintenance fee, coin and currency fees and transaction fees.
- **\$20 monthly maintenance fee waived** with \$5,000 Average Collected Balance OR \$15,000 in Combined Balances with Relationship Waiver.³

**Get your \$500¹ bonus
with Business Advantage Checking**

1. Deposit at least \$5,000 in new money at account opening.
2. Maintain a minimum daily balance of at least \$5,000 for 90 days.
3. Have at least 10 electronic transactions post to the account within 90 days.

Bank anytime, from anywhere

- Enjoy convenient banking at more than 600 BMO Harris locations.
- Bank on-the-go with online bill pay, mobile banking⁴ and mobile deposits.⁵
- Get unlimited fee-free transactions at over 40,000 Allpoint[®] network ATMs nationwide.



Ready to switch?

Stop by a participating branch today and talk to a Business Banker. Be sure to bring this flyer with you.

Promo code: **NTRK-002017-BFLY500**

Banker instructions:

Please select **NTRK-002017-BFLY500** from the TPSS Promo Code field to enable your customer to receive the cash bonus once all requirements are met. Checking offer not available to existing BMO Harris business checking customers. Make sure your customer is aware of all terms and conditions as part of this promotion, and if terms and conditions are met, bonus is paid approximately 120 days after account opening.



We're here to help.™

¹ **How to get a checking account bonus:** You can receive either the \$200 checking bonus or the \$500 checking bonus. To receive a checking bonus, you must present this flyer when you open your account at a BMO Harris branch in Arizona, Florida, Central or Southern Indiana, Kansas, Missouri, St. Clair County in Illinois, Minnesota (excluding locations in St. Louis County), or in Pierce or St. Croix Counties in Wisconsin. Your account must be open and in good standing when the bonus is paid approximately 120 days after opening. For Business Advantage Checking, the accrued interest will be increased by the amount of the bonus. The accrued interest will be credited at the next scheduled interest payment, which may be after the 120 days. Offers are not available to existing BMO Harris business checking customers or those who have closed a BMO Harris business checking account within the past 12 months. Bonus is not considered part of the opening deposit and will be reported to the IRS for tax purposes. You are responsible for any applicable taxes. Offers are subject to change without notice, cannot be combined with any other offer and are limited to one per customer. BMO Harris reserves the right to amend or cancel any part of these offers at any time. The minimum deposit to open a business checking account is \$100, however to receive the bonus you must open the account with the minimum as stated below.

To receive the \$200 checking bonus: 1) Open a new Essential Business Checking account between November 1, 2018 and October 31, 2019. 2) Make a minimum opening deposit of \$1,500 in funds not currently on deposit at BMO Harris Bank or its affiliates. 3) Maintain a minimum daily balance of at least \$1,500 in the account for 90 days following account opening. 4) Have at least 10 electronic transactions post to the account within 90 days of account opening. Electronic transactions can be any combination of ACH credits or debits, online bill payments, mobile deposits, wire transfers or debit card POS purchase transactions. ATM transactions and POS credits do not qualify.

To receive the \$500 checking bonus: 1) Open a new Business Advantage Checking account between November 1, 2018 and October 31, 2019. 2) Make a minimum opening deposit of \$5,000 in funds not currently on deposit at BMO Harris Bank or its affiliates. 3) Maintain a minimum daily balance of at least \$5,000 in the account for 90 days following account opening. 4) Have at least 10 electronic transactions post to the account within 90 days of account opening. Electronic transactions can be any combination of ACH credits or debits, online bill payments, mobile deposits, wire transfers or debit card POS purchase transactions. ATM transactions and POS credits do not qualify.

² Transactions means non-ATM deposits, checks deposited, checks paid, and ACH credits and debits.

³ See your BMO Harris Banker for additional information, as well as to request Relationship Waiver and to link your accounts. **BMO Harris does not automatically link your accounts for Relationship Waiver.** Additional information on Relationship Waiver can be found in the Deposit Account Agreement for Personal and Business Accounts.

⁴ Message and data rates may apply. Contact your wireless carrier for details.

⁵ BMO Harris Mobile Deposit® is available for BMO Harris Mobile Banking® smartphone and tablet apps only. This service may not function on older devices. Users must be BMO Harris Online Banking® customers who have had a BMO Harris account for more than 5 calendar days. Deposits are not immediately available for withdrawal. For details, please see the BMO Harris Mobile Banking End User Terms found at bmoharris.com/legal.

Banking products and services are subject to bank and credit approval. BMO Harris Bank N.A. Member FDIC.

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