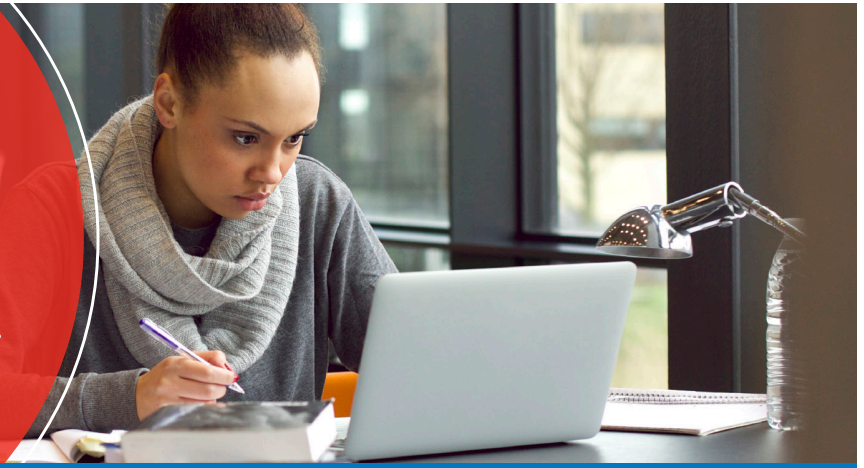


Banking services
that go hand in hand
with your education.



At BMO, we want to help you make real financial progress so you can focus on what matters most – your education and your future.

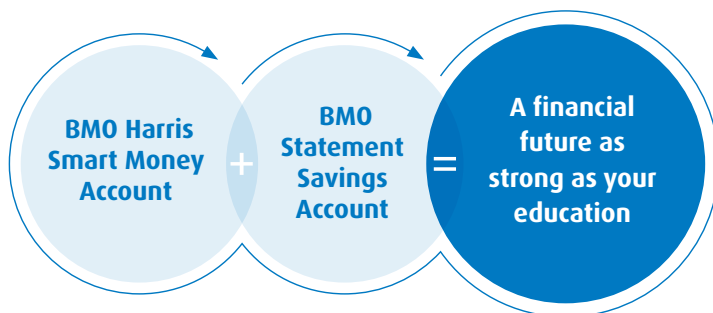
BMO Harris Smart Money™ Account

A straightforward checking account with no monthly maintenance fees if you're under age 25.

- No overdraft or NSF fees
- Pay bills, transfer money, view statements, and more with free BMO Digital Banking¹
- Unlimited fee-free transactions at over 40,000 BMO Harris and Allpoint® ATMs nationwide
- Get cash at most BMO Harris ATMs using just your smartphone² with BMO Harris Mobile Cash®
- Send money to almost anyone you know and trust with a bank account in the U.S. with Zelle®³

BMO Statement Savings Account

Our low-minimum balance savings account provides a great place to start your savings plan, with monthly maintenance fees waived for customers under 25. Set up automatic transfers for peace of mind. You can also access tools to help you save with confidence – and convenience.



Let's Connect

Contact your local BMO Harris branch or call us at 1-888-340-2265.

Learn more

bmo Harris.com

BMO  **Harris Bank**

We're here to help.™

¹ BMO Harris Bill Pay® transactions are free unless you request an Expedited Payment.

² Mobile Cash is available using the BMO Digital Banking Mobile App. For details, see the BMO Digital Banking Agreement found at bmo Harris.com/legal. Users must have a BMO Harris debit or ATM card. Even though a physical card isn't used to access Mobile Cash, use is subject to daily transaction limits for your card. If you don't know your card's daily transaction limits, please ask your banker or call 1-888-340-2265.

³ Must have a bank account in the U.S. to use Zelle. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. For details, see the BMO Digital Banking Agreement found at bmo Harris.com/legal.



