



Deluxe® is providing a special offer through their Deluxe Business Advantage® program. This offer is extended to BMO business checking customers and is available from June 3, 2024 through October 31, 2027.

To take advantage of this offer, talk to your BMO banker or call Deluxe at 1-800-252-3414 and be sure to mention **Promo Code 4333**.

Offer cannot be redeemed for orders placed through deluxe.com, bmo.com, BMO Digital Banking or Online Banking for Business. Offer cannot be applied to personal check orders, shipping and handling, or tax. Please see below for additional conditions and details of this offer.

deluxe®



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Exclusive offer from Deluxe®

Good on initial orders of business checking & related products through **Deluxe Business Advantage®**, such as:

- Checks
- Deposit Tickets
- IntroPacks



- **OrderPro® banker ordering:** Just select Promo Code **4333** in the Promotion/Package drop-down on the Order Summary page
- Call **800.252.3414**; provide Promo Code **4333** to the Deluxe Representative

*50% off applies to initial business checking product order retail price for new business accounts. Remaining product balance must be charged to end customer. Discount does not apply to tax or shipping & handling. The order must include checks or deposit tickets (MICR product). One-time use per customer, multiple promotions cannot be used and it cannot be applied to previously purchased items. Not applicable on deluxe.com orders. Discount cannot be applied towards EZShield, eCheck, tax products, marketing services, software and gift cards. Offer expires 10.31.27.

BMO Digital Business Checking

BMO Business Service Fee Schedule

This BMO Business Service 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	\$100	If your balance is zero, we may close your Account.
Temporary fee waiver	The following fees are waived for the first 93 days after Account opening: monthly maintenance fees, coin and currency fees, wire transfer fees, other transaction fees, paper statement fees, and Check Image fees, as listed below. This waiver does not apply if your Account is changed to a BMO Digital Business Checking Account.	
Monthly maintenance fee and waiver	\$10	We charge this fee on the last day of the statement period if you do not have an Average Collected Balance of \$500 or more in this Account for the statement period.
Pays interest	No	
Coin and currency fees	<ul style="list-style-type: none"> • \$0.25 per \$100 in excess of \$1,000 deposited in coin and currency per statement period • \$4 per order of coin and currency exceeding 4 orders per statement period • \$0.70 per standard strap of currency • \$0.04 per piece of non-standard strap of currency • \$6 per standard box of coin • \$0.20 per roll when a partial box of coin is requested 	
Wire transfer fees	\$0 each Domestic incoming wire transfer \$0 each Foreign incoming wire transfer \$30 each Domestic outgoing wire transfer \$50 each Foreign outgoing wire transfer	
Other transaction fees	\$0.40 for each check presented for payment against the Account. Deposits made at a branch, by mail, by lockbox or as a “check deposit package”: \$0.40, plus an additional \$0.40 for each check included in the deposit.	
BMO ATMs and Participating ATMs	Free	For deposits, withdrawals, transfers or balance inquiries. All transactions may not be available at all BMO ATMs or at Participating ATMs.
Non-BMO ATM Transaction fee	\$3	A Non-BMO ATM Transaction is any transaction conducted at a Non-BMO ATM, including, for example, a withdrawal, transfer, or balance inquiry. We charge this fee for each Non-BMO ATM Transaction, except for a balance inquiry. The ATM owner or operator may also charge you a surcharge fee for a withdrawal, transfer, or balance inquiry.
Stop payment fee	\$35	Per request or renewal.
Account closing fee	\$50	If closed within 90 days of Account opening.



Account opening and usage (*continued*)

Statements	\$3 for paper statements Or \$0 for paperless statements	We will send you statements monthly. A \$3 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 you opt to go paperless through your BMO Digital Banking or Online Banking for Business 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 unless you opt to go paperless through your BMO Digital Banking or Online Banking for Business preferences. This fee will appear as "IMAGE STMT SURCHARGE" on your statement.

Processing policies and dispute resolution

Posting order (the order in which Items are credited or debited)	<p>We post transactions in the following order at the end of each Business Day (Monday–Friday except federal holidays):</p> <ol style="list-style-type: none"> 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. <p>For more details and to read an example, see Section 2.C of the Agreement.</p>	
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.

At our discretion, we may pay or return all Items that overdraw this Account. 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	\$15 per Item (No more than three Overdraft Fees will be charged per Business Day)	<p>You will be charged an Overdraft Fee for each Item we pay when your Account is overdrawn more than \$50 after all Items are posted to the Account. We will not charge you an Overdraft Fee if:</p> <ul style="list-style-type: none"> • The amount of the Item is less than or equal to \$5; • Your Account is overdrawn by \$50 or less at the close of the Business Day the Item is presented for payment; • Your Account is overdrawn by \$50 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.
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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.
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.



Miscellaneous Service Fees

Read the BMO Business Service Fee Schedule for any additional fee information that applies 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 Digital Banking	Free ¹
BMO Digital Banking – Mobile Deposit	Free ¹ (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 ²
Signature Guarantee	Free

Payments and Transfers

BMO Bill Connect	Varies – see BMO Bill Connect Pricing Schedule
BMO Business Bill Pay—Payments per Month	First 20 free; \$0.50 for each additional
BMO Business Bill Pay—Expedited Payment	up to \$15.00
Telephone Transfer (non-automated)	\$3.00

ATM and Debit Card

Debit or ATM Card Expedited Delivery	\$30.00
Foreign Transaction Fee ^{2,3}	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 ⁴
Foreign Collection	\$45.00 + cost ⁴

Statement and Account Servicing

Account Activity Printout	Free
Account Balancing / Research	\$25.00 per hour, \$10.00 minimum
Duplicate Statement	Free
Photocopy of a Canceled Check	Free

Night Deposit Services

Night Deposit Locking Bag	\$20.00
Night Deposit Locking Bag Replacement Key	\$5.00
Night Deposit Zipper Bag	\$5.00

Legal Document Processing

Citations, Garnishments, Levies and Other Court Orders	\$100.00 + cost ⁵
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Miscellaneous

BMO Digital Banking – Mobile Deposit – FundsNow ⁶	2% of the deposit amount for Checks \$100 and over, or \$1.00 for Checks of \$99.99 or less
Check (MICR) Reject	\$0.50
Deposited Item Returned ⁷	\$12.00
Foreign Currency Exchange	\$10.00
Foreign Currency Order	\$10.00
Letter of Verification	Free
Negative Collected Fee	See definition ⁸
Telephone Inquiry (non-automated)	\$2.00
Verification of Deposit Form from Third Party	Free

Non-Customer Check Cashing

Cashing a Check of \$50 or more Drawn on BMO	\$10.00 per Check
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¹ Message and data rates may apply. Contact your wireless carrier for details.

² Foreign Transaction Fees will apply at BMO branded ATMs and Allpoint® ATMs located outside of the United States.

³ 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.

⁴ Cost may include additional correspondent bank fees, collecting bank fees, communication fees, messenger fees and any other costs incurred.

⁵ Cost may include attorney fees and any other out-of-pocket fees.

⁶ 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.

⁷ Includes Items deposited by any method, including with a BMO Teller or Customer Service Representative, by mail, depository, Mobile Deposit or BMO ATM. This fee does not apply to CDs.

⁸ Please see definition in the Deposit Account Agreement for Personal and Business Accounts.

