

See an example of how Same Day Grace works.



Sunday, 2:00 p.m.
You went grocery shopping.

\$125 Initial balance
-\$78 Groceries



Sunday, 2:10 p.m.
BMO sent you a low balance alert message via email, text or push notification.

\$47 New balance



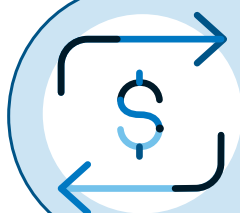
Monday, 3:00 p.m.
A \$50 autopay bill transaction was paid.

-\$50 Withdrawal



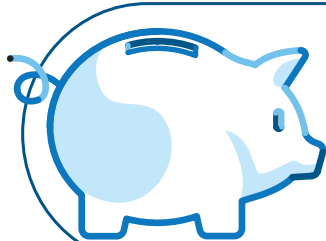
Monday, 3:15 p.m.
BMO sent you a Same Day Grace message via email, text or push notification. You have until noon of the next day to pay and bring back the balance to \$0 or above*.

-\$3 New balance



Tuesday, 11:00 a.m.
You transferred funds before noon avoiding the NSF fee.

\$25 Deposit



Tuesday, 11:10 a.m.
You have a positive balance, and avoid the -\$48 NSF fee, thanks to Same Day Grace.

\$22 New balance