

** Please share this June Newsletter with your staff **



With changes in interest rates and its impact on real estate, understand how mortgages work:

- Learn more about mortgages [here](#) with these key terms and processes to begin your journey towards home ownership.

Introducing [BMO SmartProgress™](#), an exclusive online platform that provides financial literacy resources to help you achieve your financial goals. Enjoy an interactive learning experience covering important financial topics including debt management, budgeting, credit score and more!

For a limited time only, register for BMO SmartProgress by Tuesday, June 30th, 2022 to get a free financial consultation with a BMO Personal Banker and **10 BMO SmartProgress users will win \$25 Amazon Gift Cards.**



Check out the month's Offers at a Glance (attached):

- **Earn up to \$3,300 in cash back with a BMO mortgage** and lock in your preferred interest rate for 130 days. Learn more [here](#).

* Terms and Conditions apply. Learn more about all your exclusive offers via the [Bank at Work Hub](#).

Ready to make real financial progress?

- [Book a branch appointment](#)
- [Connect with a mortgage specialist](#)
- Reach out to your Bank at Work Partnership Manager



You are receiving this message as your company is enrolled in the BMO Bank at Work program. Bank at Work is a financial benefit available to you at no cost. To learn more, speak to your manager or reach out to a BMO representative today.

BMO Offers at a glance

You have needs, we have solutions! Here are our offers for June 2022.

Introducing BMO SmartProgress™



BMO SmartProgress™ is an online financial wellness platform that provides useful tools and resources to help expand your financial literacy and strengthen your financial skills.*

Gain the knowledge and confidence you need to take control of your finances, with new modules on investing and retirement coming soon. bmo.com/bmosmartprogress

*Subject to terms and conditions. BMO SmartProgress™ is provided by EVERFI, Inc., a third party unaffiliated with BMO Bank of Montreal. BMO Bank of Montreal is not responsible for the content of the financial education programs and makes no representations or warranties and disclaims any liability with regard thereto. These programs provide general educational information only and should not serve as the basis for your financial planning decisions.

What does progress mean to you?

"Adopting a furry sibling for my son."

- Marie S.



Will mortgage rates go up while I'm house hunting?



Unlock your saving potential with a special savings offer and up to \$350*

Earn up to \$350* with a new Performance or Premium plan chequing account. Plus, unlock your saving potential with 1.25% interest rate for 4 months when you add a Smart Saver Account.* Everyone defines progress differently. But no matter what your definition is, we can help you make real financial progress.

*Subject to terms and conditions. Visit bmo.com/300 for more details.

Take advantage of our home financing campaign and lock in today's rate for 130-days, **the longest mortgage rate guarantee** of any major Canadian bank.*

So, your rate stays the same, even if rates go up. You have extra time to search for your dream home. Plus, **get up to \$3,300 cash back**** with a qualifying new Fixed or Variable Rate Closed Term Mortgage or Homeowner ReadLine® with a term of 4 years or longer. Offer ends June 30th 2022.

*Subject to terms and conditions. Visit bmo.com/mortgage for more details.

A new way of Banking

BMO® Bank at Work Program

Get a value over
\$500¹
in the first year!

Exclusive product offers²



Chequing Account (Performance Plan)

- **No monthly plan fee** with a minimum monthly deposit of \$1,500 (worth **\$203.40** annually)^{3,4}
- **Unlimited** transactions⁵ and *Interac* e-Transfers^{®\$,6}
- One **complimentary** non-BMO ATM withdrawal per month in Canada⁷
- Easy set-up with BMO PowerSwitch^{®#} to transfer bill payments
- Free instant access to your credit score with CreditView⁹
- Unlimited Global Money Transfers with no fee⁸

Only at BMO:

- OnGuard^{®^} Identity Theft Protection at no additional cost (valued at **\$155** annually¹⁰)
- **Family Bundle:** Add additional chequing accounts for your Family members¹¹ at no additional fee



Savings Account

- Savings Amplifier Account – save with no monthly fees and unlimited no fee self-serve transfers
- Complimentary U.S. dollar premium rate savings account



Credit Cards¹²

Get welcome bonus and reward points on:

- BMO[®] eclipse Visa Infinite^{®*} Card¹³
- BMO Ascend[™] World Elite^{®*} Mastercard^{®*14}
- BMO Rewards[®] Mastercard^{®*}



Mortgage

- **Exclusive discounts¹⁵** on BMO fixed and variable rate mortgages
- **130-day mortgage rate guarantee** – the longest of any major bank in Canada¹⁶
- Accelerated payment options to help you pay your mortgage faster



Personal Line of Credit

- Exclusive discounts up to 0.5% on lending products including: Personal Line of Credit (PLOC), Student Line of Credit (SLOC), Professional Student Line of Credit (PSLOC) and Personal Loan Products (fixed and variable)¹⁷



Term Investments

- **0.25% bonus interest** on one-year GICs (with investment value of \$1,000 or more only)¹⁸



Online Investing

InvestorLine[†] Self-Directed

- Up to \$200 in transfer fees reimbursed
- **\$6.95 flat-fee** pricing on electronic trades (savings of **\$3/trade**)

InvestorLine[†] adviceDirect

- Up to \$200 in transfer fees reimbursed
- Save 20% on advisory fees

BMO SmartFolio[‡]

- Save 20% on advisory fees



Financial Wellness Advice and Education

- Complimentary on-site workshops and seminars on a wide range of financial topics
- **BMO SmartProgress[™]** - an online financial wellness platform that provides resources to help you achieve your financial goals¹⁹



Let's connect

www.bmo.com/bankatwork



Apply now



Scan the QR code to get more information and sign up now.

or visit: <https://bit.ly/2HsIRMu>



Continued

Terms & Conditions

¹ Up to \$500 value is based on the following savings in the first year: (i) \$203.40 for the Performance Plan Fee of \$16.95 per month; (ii) \$155.88 for the retail value of OnGuard[®] charged at \$12.99 per month; (iii) \$24 for one non-BMO ATM withdrawal in Canada included each month with the \$2.00 fee for each withdrawal waived with the Performance Plan (iv) 30,000 welcome points on a BMO World Elite Mastercard when you pay with points equivalent to \$150.00; (v) Eligible BMO World Elite Mastercard holders can receive an annual fee rebate (the "Rebate") up to \$40.00 per year, when you are the primary cardholder of; and the account holder of a Canadian or U.S. Dollar Primary Chequing Account, Interest Chequing Account (for existing customers) or Premium Rate Savings Account (each a "BMO Account") with the Performance Plan (the "Plan"). Actual savings may vary depending on the products you select and qualify for.

² Subject to terms and conditions agreed upon between BMO and participating organizations. Offers may be changed, withdrawn or extended at any notice.

Chequing and Savings Accounts

³ You are eligible for the waiver of the Monthly Performance Plan Fee if you deposit a total of \$1,500 monthly or more into your lead Chequing Account each calendar month, excluding any credits from a debit adjustment, merchant refund, or any payment debited, subsequently returned and then credited to your account for any reason. You are responsible for all transaction, service, and product fees not included in the Performance Plan. The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees.

A qualifying deposit means: i. A cash deposit; ii. A deposit of a cheque, bank draft, money order or any eligible negotiable instrument payable to you; iii. Acceptance of an Interac e-Transfer^{®5} transaction; iv. A pre-authorized credit or direct deposit; v. Incoming wire transfer and. vi. A withdrawal from a BMO Nesbitt Burns Registered Retirement Income Fund (RRIF) account or from BMO Nesbitt Burns Non-Registered account that are deposited into the Lead chequing account.

When you make a qualifying deposit on a weekend, holiday, or when your BMO branch is closed, your deposit will be applied to your Chequing Account on the next business-day.

To be a qualifying deposit, your deposits must be "new funds" and excludes any of the following credits to your Chequing Account: a) Transfers or credits, from your BMO Savings Account or any other BMO bank account you may have with us; b) Cash advances from your BMO Credit Card, line of credit or any other BMO credit product you have with us; or c) Any interest payments or redemptions from a BMO investment of any kind issued or offered by any member of BMO Financial Group with the exception of withdrawals from a BMO Nesbitt Burns Registered Retirement Income Fund (RRIF) account or from a BMO Nesbitt Burns non-registered account.

Your Lead Chequing Account will be debited the monthly Performance Plan \$16.95 Plan fee within ten business days of the following month if you do not qualify for the waiver.

⁴ The savings of \$203.40 is based on plan fee of \$16.95 per month for 12 consecutive months.

⁵ Includes everyday banking transactions at a BMO branch, BMO ATM, BMO Telephone, BMO Online and BMO Mobile Banking, debit card purchases, cheques drawn on your account and Pre-Authorized Payments.

⁶ The monthly Plan fee may still apply. Other transaction fees may apply if you have a Bank Plan that does not include unlimited everyday banking transactions. A cancellation fee may still apply when you cancel the transaction. Interac e-Transfer transactions are subject to maximum transfer dollar amounts.

⁷ Non-BMO ATMs may charge a convenience fee. The convenience fee is not a BMO fee and is added to the total amount of your withdrawal. You are responsible for the convenience fee that may be applied to your transaction.

⁸ A fee of \$5 per transaction will be charged unless the transaction is completed from an account with the Premium Bank Plan, Bank at Work, or the Performance Plan that is part of the NewStart Discounted Banking Program. Transfer limits apply. Fees charged on U.S. dollar accounts are charged in U.S. dollars. There is no charge when sending funds from your BMO account to a BMO Harris Bank account in the United States. Bank Plans that do not include unlimited transactions may be subject to excess transaction fees in addition to the transfer fee when you exceed the number of transactions in your Bank Plan.

⁹ CreditView is a service provided to you by TransUnion. Using this service does not impact your credit score. This service is being made available to you as a customer of BMO ("Bank of Montreal") at no additional charge. CreditView is a trademark of TransUnion LLC.

¹⁰ OnGuard[®] retail value is \$155.88 annually (charged at \$12.99 per month).

¹¹ Family members defined as Parents, grandparents, children, grandchildren and/or spouse/ partner who reside in the same household as you. Family Bundle option may be added at no additional fee and is capped at 20 accounts (held jointly or individually) in Canadian or U.S. dollars per eligible Bank Plan.

Credit Cards

¹² Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria.

¹³ Subject to income requirements. Minimum \$60,000 (individual) or \$100,000 (household) annual income.

¹⁴ Subject to income requirements. Minimum \$80,000 (individual) or \$150,000 (household) annual income.

Mortgages

¹⁵ Applications and the amount you can borrow are subject to meeting BMO's standard lending criteria. Some conditions may apply. Transfer fees from your existing lender may apply. Rates are subject to change without notice.

¹⁶ We guarantee your interest rate for the selected fixed rate mortgage type and term for up to 130 days from the rate guarantee start date. If the mortgage is not funded within the 130-day period, the interest rate guarantee expires. Applicable to residential mortgages only and subject to Bank of Montreal standard lending criteria for residential properties. Longest rate guarantee of any major bank as of May 19, 2021.

Personal Line of Credit

¹⁷ Applications and the amount you can borrow are subject to meeting BMO's standard lending criteria. For lines of credit, your interest rate is a variable interest rate and will change without advance notice whenever BMO's Prime Rate changes or otherwise with notice in accordance with the terms of your Personal Line of Credit agreement.

Term investments

¹⁸ 0.25% bonus interest is applied to the posted rate for the non-redeemable 1-year BMO Guaranteed Investment Certificate at the time of purchase and is not applicable to any other term or product, and cannot be combined with any other special rate offer. Posted and Bonus rates may be changed or withdrawn at any time. The GIC must be purchased at a BMO branch. Offers may be changed, withdrawn or extended at any notice.

Financial Wellness Advice and Education

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^{††} An adviceDirect account is a non-discretionary, fee based account which offers investment recommendations. adviceDirect does not provide portfolio management by a portfolio manager. The client makes their own investment decisions and manages their own investment portfolio. adviceDirect does not offer discretionary, managed accounts.

[‡] BMO SmartFolio is an online portfolio management service and a product of BMO Nesbitt Burns. This program is operated by BMO Nesbitt Burns ("Nesbitt Burns" or "we" "our" "us"). We are registered in all of the provinces of Canada as a broker dealer.

BMO InvestorLine and BMO Nesbitt Burns Inc. : Member of the Canadian Investor Protection Fund and Member of the Investment Industry Regulatory Organization of Canada.

^{®/®} BMO PowerSwitch is a service provided by D+H. D+H refers to this service as Payment Manager which is a unique software technology solution (patent pending) designed to manage pre-authorized payments. © 2016. D+H and Payment Manager are trademarks of D+H Limited Partnership.

[®] BMO is a registered trademark of Bank of Montreal.

[#] Some billers, including financial institutions, do not accept the use of PowerSwitch service for transfers, including pay cheques. Financial institutions that do, may request confirmation of the transfer from the customers.