

Banking services that help you make **real financial progress.**



BMO Smart Advantage Checking / BMO Smart Money Checking

Get up to **\$410**^{1,2}
when you maximize your rewards

Up to
\$350

with qualifying direct deposits in the checking account¹



\$60

When you grow your balance \$200 or more each month for the first year in a Savings Builder account²

Group Banking Services Program details

Receive a bonus and rewards when you open the following new products:

- Up to \$350 bonus when you open a new **BMO personal checking account** with qualifying direct deposits.¹
- Get a \$5 savings reward every month you grow your balance \$200 or more for the first year in a new **Savings Builder account**.² This can add up to \$60!

Visit us at:

BMO branch on campus
1st Floor of the MLK Building
2495 Bancroft Way, Berkeley, CA 94720

or

BMO branch about a mile from campus
1480 Shattuck Ave., Berkeley, CA 94709

Or call us at 1-800-546-6101

Checking Account Promo Code:
BRKS-09564H-BAWSF25

UC Berkeley Student BAW Code:
Z07



Terms and Conditions

FY25 UC Berkeley Student & BAW Spring Offer

¹ Offer is effective from February 4, 2025, through March 31, 2025, and is subject to change at any time without notice. BMO reserves the right to amend or cancel any part of this offer. You may open your account at a BMO branch or by calling 1-800-546-6101. The checking account offer is only available to UC Berkeley Students. A current Student Cal 1 Card, transcript, class schedule, or for incoming students an acceptance letter, must be presented at account opening. Provide the banker with promo code **BRKS-09564H-BAWSF25** and the UC Berkeley Student BAW code Z07 at account opening. If you open your account by calling 1-800-546-6101, we must receive your opening deposit and all signed account opening documents by March 31, 2025.

Offer is limited to one per customer and account (including trustees and signers on joint accounts). Offer is not available for existing BMO personal checking customers (including trustees and signers on joint accounts) or those who have closed a BMO personal checking account within the past 12 months of opening a new account as part of this offer. Offers can be changed or cancelled without notice at any time and cannot be combined with any other offer. Cash bonus may be reported to the IRS for tax purposes and you are responsible for any applicable taxes. If your balance is zero, we may close your account. Account must be open, in good standing, and have a balance greater than zero when the bonus is paid.

Offer is limited to one checking account cash bonus per customer; you cannot open multiple accounts and receive multiple cash bonuses. The promo code is applied to the first checking account that is opened between February 4, 2025 and March 31, 2025. Day 1 is the day you open your account and begins the tracking period. If you open your account on a day other than a Business Day, Day 1 is the next Business Day.

Product	Bonus	How do I get the bonus?	When will I see the bonus in my account?	Special Notes
BMO Smart Advantage Checking or BMO Smart Money Checking	\$100	<ul style="list-style-type: none"> Open a new BMO Smart Money Checking or BMO Smart Advantage Checking account using the promo code. Have at least \$1,200 in cumulative direct deposits of any combination of a paycheck, pension payment, Social Security payment, or other government benefits payment electronically deposited into the account from an employer or outside agency within 90 days of opening. 	Approximately 100 days after account opening, the bonus will be credited to your personal checking account.	Qualifying direct deposits are deposits of regular income - such as your salary, paycheck, pension payment, Social Security payment, or other government benefits payment electronically deposited into the account from an employer or similar third party - using your account number and BMO's routing number that you provide to them. We reserve the right to request documentation to support that the direct deposits qualify. Non-qualifying examples include: teller deposits, wire transfers, ATM transfers or deposits, BMO Digital Banking transfers or deposits, transfers from any bank or brokerage account, deposits processed as a debit card credit and Account to Account and Peer to Peer (i.e. Zelle®, Venmo) transfers.
	\$350	<ul style="list-style-type: none"> Open a new BMO Smart Money Checking or BMO Smart Advantage Checking account using the promo code. Have at least \$4,000 in cumulative direct deposits of any combination of a paycheck, pension payment, Social Security payment, or other government benefits payment electronically deposited into the account from an employer or outside agency within 90 days of opening. 		
BMO Relationship Checking	\$500	<ul style="list-style-type: none"> Open a new BMO Relationship Checking account using the promo code. Have at least \$7,500 in cumulative direct deposits of any combination of a paycheck, pension payment, Social Security payment, or other government benefits payment electronically deposited into the account from an employer or outside agency within 90 days of opening. 		

Minimum opening deposit of \$25 is required for BMO personal checking accounts. BMO Relationship Checking is a variable rate account. Interest rates and Annual Percentage Yields (APYs) may change daily after the account is open. Interest rates and APYs offered within two or more consecutive tiers may be the same. In this case, multiple tiers will be shown as a single tier. The following collected balance tiers and corresponding APYs are effective as of February 4, 2025 and are subject to change at our discretion at any time: 0.01% for all balances. Interest is calculated on the entire collected balance daily at the rate in effect for that balance tier. You must maintain the required minimum collected balance for each tier to earn the APYs disclosed. A periodic rate is applied on the collected balance in the account daily. Interest is compounded daily on the collected balance and credited to the account monthly on the statement period date. Checks you deposit into your account begin to earn interest on the Business Day we receive credit for them. Fees and withdrawals may reduce earnings. For account and fee information or current interest rates, visit bmo.com.

² For every month your Savings Builder account balance grows by at least \$200, we will credit the account with a \$5 savings reward within 5 calendar days after the end of the month. To calculate if your balance has grown by \$200, we will compare the Ledger Balance on the last Business Day of the previous month to the Ledger Balance on the last Business Day of the current month. Interest and savings reward payments will not count towards your balance growth. *Tip: Deposits made on weekends and holidays will not be processed until the next Business Day. To ensure your deposit is counted for the current month, avoid scheduling your recurring transfer or deposits towards the end of the month.*

Your account is eligible for 12 savings rewards beginning with the month your account is opened. The first savings reward is based on your savings growth from the Business Day the account is opened through the last Business Day of that month. If your initial deposit is not received until the month after account opening, the account will only be eligible for 11 savings rewards.

Your account must be open when the savings rewards are paid. Savings rewards may be reported to the IRS for tax purposes and you are responsible for any applicable taxes.

Exclusions:

- Savings rewards are available for new accounts only. An account switched into Savings Builder from a different product is not eligible for savings rewards.
- Savings rewards are limited to one Savings Builder account per customer as Primary Account Owner. Only your first account opened is eligible for savings rewards.
- You are not eligible to receive savings rewards if you have previously opened a Statement Savings account between February 3, 2020 and October 18, 2021 and participated in the Statement Savings account - Savings Rewards offer.

Minimum opening deposit of \$25 is required for Savings Builder accounts. Savings Builder is a variable rate account. Interest rates and Annual Percentage Yields (APYs) may change daily after the account is open. Interest rates and APYs offered within two or more consecutive tiers may be the same. In this case, multiple tiers will be shown as a single tier. The following collected balance tiers and corresponding APYs are effective as of February 4, 2025 and are subject to change at our discretion at any time: 0.01% for all balances. Interest is calculated on the entire collected balance daily at the rate in effect for that balance tier. You must maintain the required minimum collected balance for each tier in order to earn the APYs disclosed. A periodic rate is applied on the collected balance in the account daily. Interest is compounded daily on the collected balance and credited to the account monthly on the statement period date. Checks you deposit into your account begin to earn interest on the Business Day we receive credit for them. Fees and withdrawals may reduce earnings. For account and fee information or current interest rates, visit bmo.com.

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Accounts are subject to approval and are provided in the United States by BMO Bank N.A. Member FDIC