



Enjoy the many advantages of banking as part of a group.

# Harris Plus<sup>®</sup> BANK AT WORK<sup>®</sup>

Harris is pleased to offer a wide array of financial products and services. At Harris, you and your family may enjoy valuable discounts and preferred rates on many of the banking products you need.

As well, Harris Plus gives you access to information that helps you make better financial decisions. Our complimentary on-site seminars answer many of the questions you have about important topics including home buying, retirement planning, identity theft, health savings accounts and basic money management.

For more than 125 years, Harris has been helping individuals, families and businesses achieve their financial goals. We're here to help you in any way we can, and we invite you to enjoy all the benefits Harris offers.

## Take Advantage

Once you open the Harris personal checking account of your choice, you have full access to exclusive offers.





## Special checking account offer and complimentary services

**Checking** – Choose a Harris personal checking account and get monthly maintenance fees waived for the first 12 months.<sup>1</sup> Plus receive:

- **\$25** initial deposit<sup>2</sup> paid by Harris
- **\$100** Dining Dough Card<sup>3</sup>
- **Free** Harris Debit MasterCard®
- **Free** Harris Bill Pay<sup>SM</sup>
- **Overdraft Services** available

**Money Orders and Travelers Cheques** – Fees waived on money orders and single-signature travelers cheques with Harris Select Checking<sup>SM</sup> or Harris Premier Checking<sup>SM</sup> accounts.

**Automatic Monthly Savings** – Sign up for Auto Save<sup>4</sup> and monthly maintenance fees are waived on your savings or money market account when you:

- Transfer \$25 or more each month to a Statement Savings account
- Transfer \$100 or more each month to a Harris Select Money Market<sup>SM</sup> account

**Health Savings Accounts** – When you have a high-deductible health plan, this account lets you use tax-deferred dollars to pay for qualified medical expenses.

**Harris Mortgage Discounts<sup>5</sup>** –

- \$300 discount off closing costs with Harris Select Checking<sup>SM</sup> and Auto Pay
- \$600 discount off closing costs with Harris Premier Checking<sup>SM</sup> and Auto Pay

**Harris Consumer Loan Discounts<sup>6-8</sup>** –

The following discounts are available with **Harris Select Checking**:

- ¼% interest rate discount on a new fixed rate installment loan with Auto Pay
- ¼% interest rate discount on a new home equity line of credit
- \$300 discount off closing costs for new vacant lot or new recreational land loans

The following discounts are available with **Harris Premier Checking**:

- ½% interest rate discount on a new fixed rate installment loan with Auto Pay
- ¼% interest rate discount on a new home equity line of credit
- \$300 discount off closing costs for new vacant lot or new recreational land loans
- Discounts are available for an Overdraft Protection Line of Credit and personal lines of credit. Talk to a Harris Banker for more information.

**Safe Deposit Box** (where available) – Protect your valuables and with Harris Select Checking or Harris Premier Checking receive a 10% discount off the annual rental fee, plus an additional discount of \$5 with Auto Pay. With Auto Pay, your annual rental fee is automatically deducted from your Harris personal checking or savings account.

**Complimentary Financial Review** – Free review of your financial objectives and situation by a financial advisor to help you identify opportunities to help manage your money better.

**Complimentary Seminars** – Includes our Basic Money Management, Homebuyer, Identity Theft and Health Savings Accounts seminars.



**BMO**  | A part of BMO Financial Group

To receive Special Checking Account Offer above, you must open a Harris Personal Checking Account (excluding money markets). All account openings and loans are subject to approvals and/or underwriting guidelines. All offers cannot be combined with any other offer. Harris reserves the right to amend or cancel any part of this program. Unless otherwise disclosed, all Checking Accounts and Savings Accounts are subject to terms and conditions contained in Deposit Account Disclosures and the Harris Handbook for Personal and Business Deposit Accounts. <sup>1</sup> Harris will waive monthly maintenance fees for first 12 months on any Harris personal checking account excluding Harris Fresh Start Checking<sup>SM</sup>. After 12 months, standard monthly maintenance fees apply and account type may be changed at customer discretion. <sup>2</sup> \$25 initial deposit by Harris will be reported as interest earned on IRS form 1099-INT. <sup>3</sup> \$100 in Dining Dough will be awarded at the time of account opening. Limit one \$100 Dining Dough card per customer. While supplies last. Dining Dough promotional certificates are issued by Restaurant.com ("RDC") and may be redeemed solely for merchandise offered through www.diningdough.com. Dining Dough promotional certificates have no cash value and may not be redeemed for cash at any time. Dining Dough promotional certificates are not valid for prior purchases. The products available through www.diningdough.com are subject to change without prior notice. RDC restaurant-specific certificates come primarily in \$25 denominations. Only one (1) restaurant-specific certificate may be used per restaurant visit. Upon redemption of a Dining Dough promotional certificate for a restaurant certificate, all rules and limitations of the participating restaurant (which may include minimum purchase requirements) apply. RDC, BMO Harris Bank N.A. and its affiliates ("Harris") do not guarantee that a particular merchant will be available at all times and are not responsible for restaurants that go out of business or change their location(s). The restaurant locations listed at the website are listed as a guide only, and RDC and Harris do not guarantee the accuracy of this information. RDC and Harris do not assume responsibility or liability for the actions, product or content of any restaurant. RDC and Harris are not responsible for lost or stolen Dining Dough promotional certificates or reference numbers. Dining Dough promotional certificates have no value except when used in accordance with the Terms and Conditions. You, and any other user of Dining Dough certificates, discharge and hold harmless RDC, Harris and its employees, officers and directors from all claims, damages, expenses and inconvenience, including but not limited to physical injury arising out of participation in Dining Dough. The value of the incentive(s) will be reported on IRS form 1099-INT as interest. <sup>4</sup> Your monthly maintenance fee on Statement Savings or Harris Select Money Market accounts will be waived as long as you maintain the minimum stated monthly Auto Save amount. <sup>5</sup> Discount can only be applied to the purchase or refinancing of a primary residence. Auto Pay means periodic scheduled payments automatically deducted from a Harris personal checking or savings account to pay a Harris loan. FHA loans do not require Auto Pay to receive this discount. <sup>6</sup> The consumer installment loan discount does not apply to any other types of loans, including lines of credit, mortgage loans or indirect auto loans. Auto Pay means periodic scheduled payments automatically deducted from a Harris personal checking or savings account to pay a Harris loan. MasterCard® and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated. Harris® is a trade name used by BMO Harris Bank N.A. and its affiliates. Member FDIC 