

# We're making some changes.

## Keeping you informed

Effective November 1, 2009, BMO Bank of Montreal® will be making some changes that may affect you. If you collect AIR MILES reward miles, you'll want to know about the changes we're making to the way reward miles can be earned.

## Do you collect AIR MILES reward miles on your debit card purchases?

Currently	Effective November 1, 2009
<ul style="list-style-type: none"><li>You collect 1 AIR MILES reward mile for every \$40 spent using your BMO debit card during each month on all accounts in a qualifying plan.</li><li>Reward miles can be collected on a Primary Chequing or Interest Chequing account, with one of the following Banking Plans:<ul style="list-style-type: none"><li>– Practical – Plus – Performance</li><li>– Premium – Platinum Banking<sup>1</sup></li></ul></li></ul>	<ul style="list-style-type: none"><li>You collect 1 AIR MILES reward mile for every \$40 spent using your BMO debit card during each month, to a maximum of 40 AIR MILES reward miles per month.</li><li>You can earn reward miles only on your lead account* with one of the following Banking Plans:<ul style="list-style-type: none"><li>– Performance</li><li>– Premium</li><li>– Senior Plan with AIR MILES (new)</li><li>– Platinum Banking<sup>1</sup></li></ul></li></ul> <p>*The lead account in your BMO Banking Plan is the one designated from which Banking Plan fees and/or transaction fees are withdrawn. Not sure which is your lead account? Visit your local branch or call 1-877-CALL-BMO.</p>

## Do you earn bonus AIR MILES reward miles each month?

Currently	Effective November 1, 2009
<ul style="list-style-type: none"><li>You collect bonus AIR MILES reward miles each month when you have one of the above-mentioned Plans and a BMO AIR MILES MasterCard®*, earning you 10% more reward miles for each qualifying product from four categories; home financing, savings, borrowing, business banking.</li></ul>	<ul style="list-style-type: none"><li>Opportunity to collect up to 40% more AIR MILES reward miles with qualifying products will no longer be offered.</li><li>Qualified Gold AIR MILES MasterCard customers can earn 25% bonus reward miles on top of the reward miles earned each month on purchases made with the Gold AIR MILES MasterCard (1 reward mile/\$15).<ul style="list-style-type: none"><li>– To qualify for 25% bonus reward miles, you must maintain a total minimum daily balance of \$5,000 across your BMO Canadian and/or U.S. dollar Everyday Banking chequing and/or savings account(s)<sup>2</sup>.</li><li>– 25% bonus reward miles is calculated to a maximum of 100 bonus reward miles per month.</li><li>– The same AIR MILES Collector Number must be linked to all of your bank accounts and Gold AIR MILES MasterCard.</li></ul></li></ul> <p><b>Example:</b> Balance of \$3,000 in a Primary Chequing account and \$2,000 in Premium Rate Savings account is maintained at all times during the month.</p>

## It's time to review your banking needs

Speak to a BMO Bank of Montreal representative about the changes we're making and how they may affect you. Your representative will be pleased to provide advice on the best strategy for your Personal Banking needs.

### For further information:

Visit your local branch or call 1-877-CALL-BMO.



<sup>1</sup>Platinum Banking arrangements are offered by BMO Harris Private Banking (banking services are offered through Bank of Montreal). <sup>2</sup>A total balance of \$5,000 must be maintained in your BMO Everyday Banking chequing and/or savings account(s) at all times in the month prior to your BMO Gold AIR MILES MasterCard statement cycle date. 25% bonus reward miles will be awarded, to a maximum of 100 reward miles, on purchases made (less refunds) during your statement cycle period. ®/™Trade-marks/registered trade-marks of Bank of Montreal. ®MasterCard is a registered trademark of MasterCard International Incorporated. ®1/™Trademarks of AIR MILES International Trading B.V. Used under license by LoyaltyOne, Inc. and Bank of Montreal.