

Features

BMO US Dollar Term Deposit Receipt earns a competitive guaranteed rate of interest with the flexibility to cash in your investment at any time. Interest is paid on redemptions occurring more than 30 days from initial deposit, providing you with the flexibility to redeem prior to maturity.

Key Benefits

- **Fully or partially redeemable** – Flexibility to redeem the investment partially or in full at any time if funds are needed or other investment opportunities arise.
- **Various Terms Available** – Option of varying terms to meet your needs.

Rates

(as of February 9, 2012)

Term	\$1,000- \$24,999	\$25,000.00 - 99,999	\$100,000- \$499,999
30-59 days	0.050%	0.050%	0.050%
60-89 days	0.050%	0.050%	0.050%
90-119 days	0.100%	0.100%	0.100%
120-179 days	0.150%	0.150%	0.150%
180-269 days	0.250%	0.250%	0.250%
270 days - under 1 year	0.300%	0.300%	0.300%
1 year - under 2 years	0.350%	0.350%	0.350%
2 years - under 3 years	0.500%	0.500%	0.500%
3 years - under 4 years	0.550%	0.550%	0.550%
4 years - under 5 years	0.800%	0.800%	0.800%
5 years exactly	1.300%	1.300%	1.300%

US Dollar Fixed Term Deposits for amounts \$100,000 to \$499,999 are not eligible for early redemption.

Redemption rates:

If redeemed between:

30 days to 364 days: 0.05%

1 year to 5 years: 0.15%

Details

Item	Details
Term(s)	30 days to 5 years
Access to Funds	Fully or partially cashable at anytime at a pre-determined rate set at the time of purchase. (Investments US \$100,000 or more are not eligible for early redemption). Minimum withdrawal of \$1000 while maintaining at least the minimum investment balance.
Interest Payment Option	Terms less than one year: Interest paid at maturity. Terms equal to or greater than one year: Interest paid semi-annually on April 30 and October 31, and at maturity.
Minimum Investment Amount	US \$1,000 (Maximum Investment is US \$499,999.) Note: Investments US \$100,000 or more are not eligible for early redemption
Plan Eligibility	
Automatic Reinvestment	Yes, at prevailing interest rate (unless other instructions provided)
Issued By	Bank of Montreal

How to Reach Us

1-877-225-5266

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