

FACTS

WHAT DOES BMO HARRIS BANK N.A. DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and employment information
- account transactions and transaction history
- credit history and investment experience

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons BMO Harris Bank N.A. chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does BMO Harris Bank N.A. share? | Can you limit this sharing? |
|---|----------------------------------|-----------------------------|
| For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus. | Yes | No |
| For our marketing purposes—to offer our products and services to you* | Yes | Yes |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes—information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes—information about your creditworthiness | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | No | We don't share |

To limit our sharing

Call toll-free: 1-888-654-0063

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

- Call toll-free: 1-888-654-0063
- Talk to a banker at a BMO Harris branch
- Talk to your assigned account representative

*When you opt out of marketing from us, BMO Harris Bank and its U.S. affiliates will not send you marketing.

Who we are

| | |
|--------------------------------------|----------------------|
| Who is providing this notice? | BMO Harris Bank N.A. |
|--------------------------------------|----------------------|

What we do

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|---|--|
| How does BMO Harris Bank N.A. protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does BMO Harris Bank N.A. collect my personal information? | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • open an account or deposit money • apply for a loan or use your credit or debit card • seek advice about your investments <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state laws.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone at the same address in our records. |

Definitions

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|------------------------|---|
| Affiliates | <p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with a Bank of Montreal or BMO name; and financial companies such as BMO Harris Financial Advisors, Inc. |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • BMO Harris Bank N.A. does not share with nonaffiliates so they can market to you. |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include credit card companies. |

Other important information

For California Residents: We will not share information we collect about you with companies outside of the BMO family of companies except with your authorization or as permitted by California law, such as to service your account. To authorize the sharing of this information, please call us toll-free at 1-888-654-0063. In addition, we will limit the sharing of information about you within the BMO family of companies to the extent required by California law.

For Vermont Residents: We will not share information we collect about you with companies outside of the BMO family of companies except with your authorization or as permitted by Vermont law, such as to service your account. We will not share within the BMO family of companies information about your creditworthiness without your authorization. To authorize this sharing please call us toll-free at 1-888-654-0063.

Nevada Residents: Notice provided pursuant to state law. To be placed on our internal Do Not Call List, call 1-888-654-0063. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101. Phone number: 1-702-486-3132; email: BCPINFO@ag.state.nv.us.