

# Your business opportunities are **adding up.**

Save time and money with special offers on solutions designed to help your business succeed.

## Fees waived for first 3 months<sup>1</sup>

### Start with Small Business checking.

- Open a new account and the monthly maintenance fee, coin and currency, wire and transaction fees will be waived for the first 3 months.<sup>1</sup>

## Save \$150 on a new line of credit<sup>2</sup>

### Get funds to purchase inventory or invest in equipment.

- Save \$150 when the annual fee is waived for the first year on a new line of credit.<sup>2</sup>
- You can also receive a 0.25% rate discount when you make automatic payments from a BMO Harris Small Business checking account.<sup>2</sup>

## Get 10,000 bonus points<sup>3</sup> (a \$100 value)

### Earn rewards on your business spending.

- Get 10,000 bonus points after spending \$3,000 in the first 3 months with a BMO Harris Bank Business Platinum Rewards Mastercard<sup>®</sup> credit card.<sup>3</sup> Plus, enjoy no annual fee and 0% introductory APR on purchases and balance transfers.<sup>3</sup> After that, a variable APR applies, currently 12.99%.

## Receive a \$500 statement credit<sup>4</sup>

### Boost sales when you accept card payments.

- Sign up for merchant services and receive a \$500 statement credit.<sup>4</sup> Make it easy for customers to pay with credit and debit cards and get same day funding when deposited into a BMO Harris Small Business checking account.

## Save \$110 or receive a 10% discount on payroll services<sup>5</sup>

### Save time and money processing payroll and filing taxes.

- Save \$110 when you enroll in Business Online Payroll, a self-managed payroll option or receive a 10% discount on comprehensive payroll solutions from Paychex<sup>®5</sup>
- Plus, receive a free federal labor law poster (required by law) when you meet with a Paychex representative.

## Special banking offers and benefits at no cost to your company

### Enjoy exclusive offers for you and your employees.

- BMO Harris Bank at Work offers you and your employees special discounts and rewards on personal banking products and services, financial education seminars, money management and more.

## Access more than 40,000 fee-free ATMs nationwide

### Bank anytime, anywhere that's convenient for you.

- Enjoy 24/7 access to your accounts with online banking, bill pay and mobile banking with mobile deposits,<sup>6</sup> plus you'll get the convenience of more than 40,000 fee-free ATMs nationwide.

Watch your savings add up with these special offers for your Small Business.

Visit [bmoharris.com/builder](http://bmoharris.com/builder) or call 1-888-340-2265 to speak with a Small Business Banker today.

## Let's connect



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Continued

# Lending solutions from BMO Harris Bank®

Smart, simple borrowing solutions can help provide funds needed to conduct daily operations, invest in growth and make vital purchases. BMO Harris Bank brings your business a range of flexible lending products, working with you to determine the options that best meet your needs.

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BMO Harris Bank Lending	Terms	Benefits
<b>Business Equity</b>		
Business Home Equity Line of Credit	Variable interest rate line of credit secured by residential real estate.	Get the cash your business needs by using the equity you've accumulated in your personal residence and pay interest on what you use.
<b>Secured</b>		
Lines of Credit	Variable interest rate line of credit secured by any combination of business assets.	Variable interest rate line of credit secured by any combination of business assets.
Term Loans	Variable or fixed interest rate options; terms up to 10 years. Used to purchase or refinance machinery, vehicles, equipment or other assets.	Flexible financing options streamline your vehicle, equipment, machinery and other financing needs.
Equipment Leases	Obtain equipment, vehicles, technology systems and machinery with up to 100% financing (including common soft costs like warranties, training and installation).	Preserve capital and obtain tax benefits* with a business lease that provides flexible end of term options. For requests less than \$150,000, a decision can be reached in as little as 4 – 6 hours.
<b>Commercial Real Estate</b>		
Commercial Mortgages	Variable or fixed interest rate options; terms up to 10 years (amortization up to 25 years).	Acquire or refinance your company's owner-occupied commercial property.
Construction Loans	Variable rate during construction period, with rate fixed post-construction, for terms up to 10 years (amortization up to 25 years).	Streamlined process provides construction, expansion, renovation financing for owner-occupied commercial property.
<b>Letters of Credit</b>		
Standby Letter of Credit	A standby letter of credit is issued by BMO Harris on behalf of its clients and guarantees payment in the event the client does not meet financial or performance obligations to other parties. Collateralized by business or personal assets.	Allows clients to transact business with other parties based on the credit strength of BMO Harris. Commonly used in landlord/tenant agreements or between clients/local municipalities.
Documentary Letter of Credit	A documentary letter of credit is issued by BMO Harris on behalf of its clients (the buyer) to facilitate payment between the bank and a seller on a timely basis provided documents confirm the goods have shipped or performance has occurred.	Most commonly allows clients to confidentially transact international business between unfamiliar parties who need the added protection that the bank's letter of credit may provide. The letter of credit is the instrument through which payment is effected and is intended to be drawn.
<b>Government Loan Program</b>		
SBA Loans	Available for working capital, equipment, real estate purchases, expansions and renovations. Generally, longer-term financing options available (>10 years)	As a Preferred SBA Lender, BMO Harris can process your small business loan. Ask your banker for details.



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# SBA Loans from BMO Harris Bank®

If you're seeking capital to help grow your business, it pays to have affordable, flexible lending options available to you. As a Preferred Lending partner of the Small Business Administration (SBA), BMO Harris Bank® offers a wide range of financing options through SBA business programs.

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## Advantages and Benefits of SBA Loans

Longer terms and amortizations · Lower down payments · No balloon payments · No prepayment penalties for terms under 15 years

Programs	Terms	Limits	Potential Uses
<b>SBA 7(a)</b>	<ul style="list-style-type: none"> <li>Commercial real estate up to 25 years</li> <li>Working capital, equipment and business acquisitions up to 10 years</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$5 million</li> </ul>	<ul style="list-style-type: none"> <li>Business acquisition/expansion</li> <li>Purchase machinery and equipment</li> <li>Working capital and inventory</li> <li>Purchase land or buildings, construction, renovations</li> </ul>
<b>SBA Express</b>	<ul style="list-style-type: none"> <li>Revolving line of credit up to 7 years</li> <li>Equipment up to 10 years</li> <li>Commercial real estate up to 25 years</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$350,000</li> <li>[Export Express up to \$500,000]</li> </ul>	
<b>7(a) Small Loan</b>	<ul style="list-style-type: none"> <li>Commercial real estate up to 25 years</li> <li>Working capital, equipment and business acquisitions up to 10 years</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$350,000</li> </ul>	
<b>SBA 504</b>	<ul style="list-style-type: none"> <li>Equipment up to 10 years</li> <li>Commercial real estate and construction up to 20 years</li> </ul>	Typical structure: <ul style="list-style-type: none"> <li>50% financing by BMO Harris Bank</li> <li>40% 504 debenture financing through a Certified Development Company (CDC)—Maximum of \$5 million</li> <li>10% injection by the borrower (may be higher for special purpose real estate or start-up businesses)</li> </ul>	<ul style="list-style-type: none"> <li>Land/Building acquisition</li> <li>Construction and renovations</li> <li>Purchase machinery or equipment</li> </ul>
<b>SBA CAPLine</b>	<ul style="list-style-type: none"> <li>Lines of credit up to 10 years</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$5 million</li> </ul>	<ul style="list-style-type: none"> <li>Revolving working capital supported by accounts receivable and inventory</li> <li>Contract financing</li> <li>Seasonal working capital needs</li> </ul>
<b>SBA Export Working Capital</b>	<ul style="list-style-type: none"> <li>Up to 3 years</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$5 million</li> </ul>	<ul style="list-style-type: none"> <li>Working capital needs of exporters</li> <li>May be used to support Stand-by Documentary Letters of Credit</li> </ul>
<b>International Trade Loans (for exporters only)</b>	<ul style="list-style-type: none"> <li>Commercial real estate up to 25 years</li> <li>Permanent working capital and equipment up to 10 years</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$5 million</li> </ul>	<ul style="list-style-type: none"> <li>Purchase real estate and equipment</li> <li>Refinance</li> <li>Permanent working capital</li> </ul>

**SBA Veterans Advantage Loans**

**SBA Express**—Normal 3% upfront guaranty fee reduced to zero on all loans of \$150,000 up to \$350,000

**All other SBA loans**—Upfront guaranty fee is reduced by 50% for non-SBA Express loans of \$150,000 up to \$5 million



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# Small Business Cash Management Services

Every small business owner knows the importance of cash flow. It impacts everything from payroll and vendor relations to keeping your credit strong. That's why BMO Harris Bank brings you simple, flexible cash management solutions for:

Collecting Payments 	Making Payments 	Information Reporting 
<p><b>Remote Deposit Capture</b> – image and deposit checks without making a trip to the bank</p> <p><b>Merchant Services</b> – accept debit and credit cards and enjoy next business day funding into your BMO Harris business checking account</p> <p><b>Mobile Deposits<sup>1</sup></b> – conveniently deposit checks using your mobile device</p>	<p><b>Automated Clearing House (ACH)</b> – eliminate the costs associated with manual check processing and enjoy the flexibility of paying bills electronically</p> <p><b>Payroll Processing</b> – our payroll solutions can help you save time, so you can focus on your business</p> <p><b>Wire Transfer</b> – quickly make high-priority payments across town or around the globe</p> <p><b>BMO Harris Business Bill Pay<sup>®</sup></b> – make payments from your BMO Harris business checking account, schedule payments in advance and set up recurring payments</p> <p><b>Business Credit Card</b> – manage your business spending, with an option to earn rewards</p>	<p><b>Online Services</b> – monitor your account activity and bank securely 24/7; choose from a range of business-specific packages to suit your needs<sup>2</sup></p> <p><b>Positive Pay</b> – reduce the risk of loss from check fraud</p>

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<sup>1</sup> Message and data rates may apply. Contact your wireless carrier for details. BMO Harris Mobile Deposit is available for select BMO Harris Mobile Banking Apps. Users must be BMO Harris Online Banking® customers who have had a BMO Harris account for more than 90 days. Deposits are not immediately available for withdrawal. For details, please see the BMO Harris Mobile Banking End User Terms found at [bmoharris.com/legal](http://bmoharris.com/legal).

<sup>2</sup> Additional enrollment and fees may apply.

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