

Technical Proposal for Banking Services

RFP #24-016

February 28, 2024

**Dedication, Expertise,
and Reliability** for
Today and Beyond

Contact Information:

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Prepared for:

The Village of Orland Park

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1. Cover Letter

February 28, 2024

Kevin Wachtel
Finance Director
Village of Orland Park
kwachtel@orlandpark.org

Dear: Kevin:

Our Relationship Management team and colleagues at BMO Bank N.A. (“BMO”) are pleased to present our Technical Proposal for Banking Services to the Village of Orland Park (“Village”). We greatly value the longstanding partnership we have built with the Village and will strive to continue to grow our relationship. We understand the scope of services requested by the Village and, as the current provider, we are confident we have the expertise, resources and technology to continue delivering these services to you.

The Village has been a BMO client since 2015. We have been privileged to be your banking partner through economic cycles and a global pandemic and wish to continue this long-standing, valued relationship. BMO has a strong balance sheet, sophisticated treasury systems and an experienced government banking team that understands the Village’s operational complexities. We have provided the Village’s Required Forms in the Attachments.

Hank Gay will continue to be the Village’s main point of contact for the entire relationship. The Village can call him for all your banking needs, and he will make sure matters are resolved in a timely manner. Our goal remains to exceed your expectations and provide great quality service.

Our proposal positions the Village with the solutions and tools necessary to operate your finances successfully. It will also ensure the Village maximizes both its operating and reserve balances all while maintaining the liquidity needs of the Village’s operations. As your banking partner, we provide dedicated and reliable systems, highly rated financial performance and have the people, processes and products to bring simplicity and ideas to the Village’s daily work. We are relationship-focused with a strong commitment to the long-term needs of the Village. In addition to our advisory approach to client relationships, we trust you will find us a highly attractive partner for these simple reasons:

- ***We understand the needs and operational requirements of the Village*** - As a valued client of the Bank you will retain the support and personalized service you receive from your dedicated relationship team with government expertise as well as strong local branch presence. We have seen changes within the Village, and we understand your banking relationship. As your banking requirements shift, BMO remains well-positioned to assist you in driving efficiencies, collateralizing deposits and maximizing earnings all while managing your banking costs.

Longstanding Experience / Business Continuity

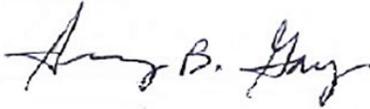
As your trusted financial services partner, we understand the Village’s operating environment and will continue to deliver a continuity of service other banks simply can’t provide.

By remaining with the bank, you can continue to use the local BMO Branch and all accounts, routing numbers and processes stay intact.

- ***No Disruption to your Service*** – As the incumbent, the Village can all but eliminate the significant time, employee resources and cost it takes to transition a banking relationship of this size and scope while still maintaining a competitive pricing structure.
- ***Competitive pricing and incentives:*** – In addition to our discounted cost proposal, we will offer the following incentives:
 - Fixed pricing for five (5) years
 - Converting the Village to a collateralized interest-bearing operating account at 375 bps (3.75%)
 - Competitive Collateralized Money Market Deposit Account rate for the Village’s excess/reserve balances
 - 3-month fee waiver on any new services implemented
- ***We meet all of the Village’s technical and minimum qualification requirements*** – With our branch network throughout the Village, our strong investment grade credit ratings and robust treasury and payment solutions, BMO remains well positioned to deliver what the Village needs today and moving forward.

Maintaining a strong partnership with the Village is a high priority for us. Thank you for the opportunity to work with you on this very important initiative. We look forward to meeting with you to discuss our proposal. Please feel free to contact us with any questions.

Sincerely,



Hank Gay
Senior Vice President | Director
Institutional Markets – Government Banking
312.461.2439
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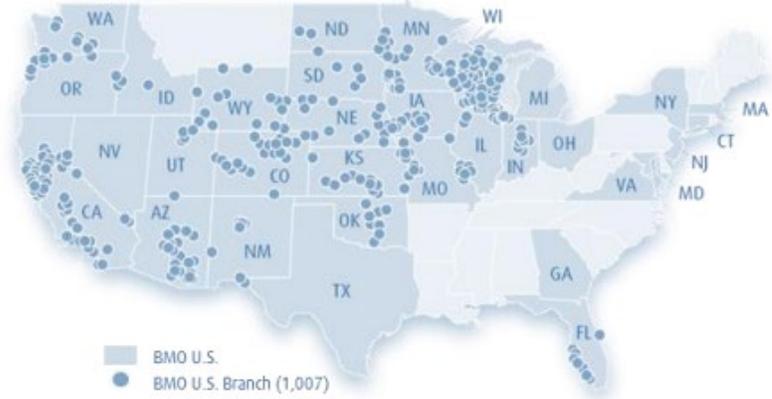
2. Operating History

Provide background information on the bank, including, but not limited to, the age of the bank, the number of employees and pertinent financial data that will permit the Village to determine the capability of the proposer to meet all contractual requirements.

BMO Financial Group has been serving customers for 200 years and counting, we are North America’s 8th largest bank with over **\$1.2 trillion in assets**. As a highly diversified financial services provider, we serve over 13 million customers with a broad range of personal and commercial banking, wealth management, global markets and investment banking products and services. At BMO, we continue to build a digitally enabled, future-ready bank. Anchored in our Purpose, we are driven by our strategic priorities for growth, strengthened by our approach to sustainability, and guided by our values to build a foundation of trust with our stakeholders and achieve leading customer loyalty. BMO has more than **56,000 employees**. (Ticker: BMO; exchanges: TSX, NYSE)

BMO Bank N.A is a wholly owned subsidiary of BMO Financial Group. BMO is a national banking association institution organized under the laws of the United States and headquartered at 320 S. Canal Street, Chicago, IL 60606. We deliver a broad range of personal and commercial banking solutions to over four million customers across the United States.-

Our specialized knowledge, strength, and stability means you can be confident you’re working with a banking partner that’s committed to serving you in the long term. Public sector funding needs are unique, which is why it’s important that you work with a financial institution that has the necessary expertise.



Our TPS line of business provides industry expertise across the public sector, large corporate, middle market, and small businesses. We offer a full suite of award-winning solutions to help you manage your cash flow, including tools to help streamline your payments and collections processes, as well as services that provide the information you need when you need it.

Our Purpose

Boldly Grow the Good *in business and life*



For a thriving economy



For a sustainable future



For an inclusive society

Our Strategic Priorities

- **World-class loyalty and growth**, powered by One Client leadership
- **Winning culture** driven by alignment, empowerment and recognition
- **Digital first** for speed, scale and the elimination of complexity
- **Lead partner** in our clients’ transition to a net zero world
- **Superior management** of **risk, capital** and **funding** performance

BMO Financial Group Strength and Stability

- 8th largest bank in North America by assets
- 10th largest in the U.S
- Top 5 Commercial Lender in North America
- More than 1,000 US locations with a presence in 32 states
- More than \$1.2 trillion in assets
- Presence in three of the top five U.S. markets
- Digital retail and payments platforms across all 50 states
- 4 million U.S. customers
- 56,000+ employees
- 200+ years of history

Bank Ratings

^ BMO Financial Corp

	Moody's	S&P	DBRS
Long Term Deposits	N/A	N/A	AA (low)
Senior Debt	Baa1	A+	AA (low)
Short-Term Debt	N/A	A-1	R-1 (middle)
Rating Outlook	Stable	Stable	Stable

BMO Bank N.A. is a national association bank regulated by the Office of the Comptroller of the Currency (OCC) under charter #14583. As an established member of the government banking community, we understand the importance of making sure the Village’s interests are safe and secure. BMO has been a strong and stable banking partner for many municipalities.

3. Qualifications

List the abilities, qualifications, relevant licenses, and experience of the persons who would be assigned to the engagement and their experience with similar municipalities.

The Village has a dedicated relationship team that knows you and will continue to provide multiple levels of expertise and support. Your dedicated relationship team is comprised of responsive, flexible, knowledgeable, and proactive individuals, who are committed to providing excellent service.

We use an integrated team approach to our client relationships to provide the best service possible for your team. While your [Relationship Manager](#) (Hank Gay) is responsible for your overall account and will be your primary contact, Hank Gay is supported by [Senior Banking Coordinator](#) (Nicole Rediger) who will continue to assist the Village to ensure your banking needs are being met. Your [Treasury Consultant](#) (Mark Bockelmann, CTP) and [Treasury Advisor](#) (Stacey Craig) are also key partners to the Village by providing ongoing daily treasury and payment support.

As part of our Premier Service model and commitment to execution, the Village has a dedicated [Senior Client Service Advisor](#) (Violeta Garcia) who is your primary contact for your daily treasury and payment needs.

Biographical information for BMO's relationship management team has been provided below.

Brief Biographies

Hank Gay, CTP

Director – Institutional Market, Government Team

320 S. Canal Street | Chicago, IL 60603

T: (312) 461.2439 | Hank.Gay@bmo.com

Hank Gay is your Relationship Manager; he is responsible for your overall relationship with the bank and your main point of contact. Hank has the authority to make decisions and representations on behalf of the bank and will engage appropriate partners at the bank for all your business needs. He will make sure any issues or concerns are addressed and resolved in a timely manner and provide ongoing consultation and dialogue to ensure we are not only meeting but exceeding your expectations.

Hank has worked in the financial services industry for more than 30 years serving in a variety of functions at some of Chicago's top banking institutions. He began his banking career at Harris Bank in 1976 after graduating from Dartmouth College. Hank completed the bank's commercial banking training program and serviced our large corporate clients where he managed loan, investment, trust, and treasury management services for a variety of the bank's commercial clients in the greater Chicago market. Between 1990 and 2007, Hank left BMO to explore opportunities with Continental Bank and The Northern Trust Company before returning to our bank in 2007 to assume his current position in Institutional Markets, a specialized banking group which serves major government, nonprofit, and education clients of BMO Bank N. A.

Hank is a Certified Treasury Professional (CTP) and over the years has been involved in several activities outside of his banking career, serving on numerous non-profit boards, most notably The Better Boys Foundation and CANDO, a Chicago neighborhood development organization. He is currently an active member of the Illinois Government Finance Officers Association and the Illinois Association of School Business Officials.

Mark Bockelmann, CTP

TPS Treasury Consultant | Institutional Markets Group

320 S. Canal Street | Chicago, IL 60603

T: (312) 841-0886 | Mark.Bockelmann@bmo.com

Mark Bockelmann, is your Treasury Consultant and your primary contact for treasury services. He will work closely with you as a consultant to analyze your business needs to select the most appropriate products and services to help you create efficiencies and cost savings.

Mark joined BMO in 2003 and is your primary point of contact for treasury services. During his time with BMO, Mark has held various positions within the Commercial Bank. He began his career in the bank's commercial banking training program. After working as an analyst and a commercial lender within our business banking segments, Mark transitioned to the bank's commercial payment business.

Specifically, Mark has spent the past 14 years providing treasury management solutions and advice to current and prospective clients within our Commercial Treasury business. Mark currently focuses on clients in the Institutional Markets Group, which include not-for-profits, government, school districts, and higher education.

Mark has a Finance degree from the University of Illinois at Urbana-Champaign and is based in Chicago, IL.

Stacey Craig

Senior Treasury Advisor | Treasury & Payment Solutions

320 S. Canal Street | Chicago, IL 60606

T: (312) 461-6195 | Stacey.Craig@bmo.com

Stacey Craig is a Senior Treasury Advisor and supports Mark Bockelmann.

Stacey joined the bank in 1982 while attending the University of Illinois. She assists relationship management teams with treasury solutions, services, and advice to current and prospective clients in the Institutional Market. She works with clients ranging in size from middle market to Fortune 500 in a variety of market segments including Government, Not-For-Profit, Education, Healthcare, and Construction/Real Estate, and currently supports the Institutional Market clients. Stacey has held a variety of positions across all operating units within our bank and will be a great asset to supporting the Village's relationship.

Nicole Rediger

Sr. Client Delivery Specialist

320 S. Canal Street | Chicago, IL 60606

T: (312) 461-1385 | Nicole.rediger@bmo.com

Nicole works closely with Hank Gay in the Institutional Market Group as Sr. Client Delivery Specialist and is experienced with Government, Not-For-Profit and Educational Clients.

Nicole has been with the bank for over 30 years and joined BMO in March of 1990. She has worked in the customer support function in various positions within the Institutional Market, Business Banking as well as the Recovery Management Workout group overseeing the customers daily activities and inquiries.

Violeta Garcia

Senior Client Service Advisor, Treasury & Payment Solutions

Specialized Industries Community

T: (312) 461-4174 | Violeta.garcia@bmo.com

Violeta Garcia is your primary contact for day-to-day inquiries and support. She actively monitors your accounts and is uniquely enabled to work with operations teams when needed to get issues resolved quickly for you. Her objective is to cultivate a strong client relationship by keeping the lines of communication open.

Violeta works closely with Hank Gay and is a key service team member for our relationship with the Village.

Violeta has more than 12 years of experience in financial services and has spent her last six years in Treasury and Wealth Management services at BMO Bank and with several other banks in the Chicagoland area. Violeta's treasury management knowledge also includes Portfolio Management, Training, Documentation, and Implementations.

Violeta has a Bachelor of Science degree from DePaul University in Finance and Marketing.

4. Experience

Describe the experience of the company and your involvement in services of similar size and scope.

As your trusted financial services partner, we understand the Village's operating environment and will continue to deliver a continuity of service other banks simply can't provide. By remaining with the bank, you can continue to use the local BMO Branch and all accounts, routing numbers and processes stay intact.

BMO understands the services that are to be provided to the Village. Our commitment to public sector clients is reflected by having more than 1,000 government clients throughout the Midwest and nation-wide. Our dedicated Institutional Markets team provides a wide range of services that cross the spectrum of financial needs. We serve cities, counties, schools, states, towns, joint-powers entities, local government investment pools, and a wide range of additional entities.

Importantly, our philosophy is what drives our commitment, which is to serve as a partner in the mission of public entities – to serve our communities. Our extensive teams are comprised of numerous former and current public officials with a deep understanding of financial products and services, as well as government needs and challenges. Each team member is an extension of your staff, serving as a resource and an advocate.

Our specialized knowledge, along with BMO's strength and stability, means you can be confident you're working with a partner that is committed to serving your needs in the long term. Your funding needs are unique, which is why it's important that you work with a financial institution that has expertise in the public sector. BMO's team of specialists has long been dedicated to helping government agencies navigate their various challenges.

Institutional Market Industry Knowledge

- Our bankers attend and contribute to industry-specific conferences and have membership in these organizations:
 - Association for Finance Professionals (AFP)
 - Government Finance Officers Association (GFOA)
 - Government Investment Officers Association (GOIA)
 - Association for School Business Officials (ASBO)
- BMO stays continuously apprised of industry/geographic trends by working closely with Financial Advisors and using Moody's, Standard & Poor's, and Fitch reports
- Your BMO Relationship Management team works with internal partners (e.g., BMO Capital Markets and BMO Trust & Custody Services) to provide investment solutions to our Institutional Market Government clients
- BMO's senior leaders maintain relationships with these national banking associations:
 - American Bankers Association (ABA)
 - American Financial Services Association (AFSA)
 - Association for Finance Professionals (AFP)
 - Bank Administration Institute (BAI)
 - Nacha
 - Payments Canada
- BMO's Vice President of Governmental Affairs monitors various industry and state legislative issues across all markets to remain a trusted advisor (depository restrictions, taxable vs. tax-exempt financing, etc.)

5. Detailed strategy for requested banking services

Describe how the selected bank will address the items included in the scope of services. Describe in narrative and/or outline form a detailed work plan, including the number of hours to be committed, and the results to be expected as well as a timeline for initial setup, implementation, transition and the ability to meet all requirements of this RFP.

As a current client of the Bank, **BMO can meet all the requirements of the RFP**, you will not need to go through a timely and complex conversion or endure related disruptions. You can continue to use your current core treasury management systems and processes without disruption or testing. You will not need to take time to learn new systems and train your staff.

We will focus our efforts on providing **solutions to create efficiencies and cost-savings**. We will schedule meetings with you to understand your ongoing objectives and processes and work with you to provide solutions. We will recommend strategic solutions and share best practices and strategic information in the industry. This will help you accomplish your goals and seamlessly move into a new era of efficiencies.



Implementation Process

Should the Village decide to implement new services, we will work with you to develop a mutually acceptable timeline, and prepare an implementation plan specific to the new service(s) requested.

Hank Gay (your Relationship Manager), Mark Bockelmann (your Treasury & Payment Solutions Consultant), and the Solution Delivery Team will work with the Village to implement new services.

The Solution Delivery team will coordinate the project, set up a kickoff call with introductions, explain the process, answer questions, and manage expectations and timelines throughout the implementation.

Our dedicated team consists of the following specialists for implementing your services and accounts:

- Solution Delivery Project Manager: Assigned for the complex, non-standard implementations.
- Solution Delivery Consultant: Assists with the service setups and coordinates the activities between the client and the bank.
- Documentation Specialist: Assists with the electronic documentation and signatures on the required setup documents.
- Operations internal bank contacts are involved for technical requirements and file testing activities.

Our implementation approach is differentiated by the fact that your BMO relationship management team is a part of the implementation process, ensuring that consistency and follow-through characterize every aspect of our relationship with you.

Training

We will provide ongoing training for all services to make sure your team is completely trained and comfortable using the systems and services. If you decide to implement new services, we will provide additional training for all new services. Our training team provides the necessary information for using the new services as well as any additional training for existing services. Training is typically managed via Microsoft Teams and conference call.

Scope of Required Banking Services

1. ***Deposit Services - The selected bank must provide for a primary concentration account, through which, all Village deposits and disbursements will flow, including incoming and outgoing wire transfers and electronic fund transfers. The selected bank must agree to credit the concentration account for all checks in accordance with the bank's funds availability schedule. Proposers must attach a copy of the funds availability schedule to the response and agrees to notify the Village, in writing, of any changes to the schedule. Proposers should provide a detailed description of the Bank's Orland Park branch current capabilities in providing such as daily deposit and other services.***

Proposed Account Structure

We understand the Village is looking for a multi-account structure that requires a primary checking account that will serve as the main operating account for the Village's day-to-day operations and expenses. BMO is and will continue to offer this multi-tiered account structure. In addition to this structure, we also understand that moving forward the Village desires an interest-bearing operating account. As a result, we are proposing the Village transition its operating accounts from the Civic Hybrid Operating account to our Public Funds Interest Bearing NOW operating account. Making this change will meet the Village's stated goal of avoiding a compensating balance structure. With our Public Funds NOW account, the Village can now earn interest on all balances held in its operating checking accounts. **At this time, we are pleased to offer the Village a competitive interest rate of 375 basis points, or 3.75%**, on its operating balances. Please note, there are no limitations or restrictions on the number or types of treasury services that can be supported or accessed thru our Public Funds NOW operating account(s) including full check writing privileges, fraud protection, access through Online Banking for Business, ACH Origination, Wires, etc. Finally, FDIC insures balances within these accounts up to \$250,000 and any balances exceeding this coverage will remain fully collateralized as required by the Village and described in Question 22.

We are also pleased to confirm these accounts will receive our best Funds Availability Schedule – the One Day Float Plan (100% Next Day) Our standard Schedule 22-6 assigns fractional float 100% Next Day Funds Availability to all domestic checks in a deposit (including “on-us” checks drawn on BMO) – This plan will provide you with 100% next day availability on all check deposits. For example, all funds associated with a check deposit for \$1,000.00 posted on Monday are available at opening of business on Tuesday. We are happy to discuss your needs and requirements to recommend an availability schedule that will best help to maximize your cash flow.

A copy of the Funds Availability Schedule is included in the Attachments.

Orland Park Branch daily deposits and other services

The Village can continue to make deposits as you do today. BMO has three (3) branches in Orland Park the Village can use for your deposits and banking needs. The Village can continue to have deposits picked up via courier and delivered to the cash vault.

Our local branch facilities can accept check deposits and small to moderate coin and currency deposits with deposit slips.

BMO branch offices will accept coin deposits as follows:

- Rolled coin (i.e., roll of 50 pennies, roll of 40 nickels, roll of 50 dimes, roll of 40 quarters).
- Loose coin under the ‘roll’ quantity (i.e., less than 50 pennies, less than 40 nickels, less than 50 dimes, less than 40 quarters).
- Bagged coin in Federal full and half quantities (requires a tamper-proof plastic currency bag that includes a barcode for scanning and is labeled to the Federal Reserve Bank standards. The Village can purchase tamper-proof plastic currency bags with bar codes through many office supply stores and online retailers).

Larger coin and currency deposits are handled best through our Regional Cash Vault or through your contracted armored courier partner. For courier bank deposits, we require separate deposit bags to allow more detailed tracking of the deposit. Tracking starts from the pickup of the courier and allows BMO the ability to verify the number of deposits processed to the number of bags received.

2. Deposit Locations – Proposers should provide a listing of branches, with hours and daily deposit cut-off times along with night drop locations within Orland Park. Holiday schedule provided annually.

The Village can continue to make deposits as you do today, if the Village wants to make any changes to your current process we will be happy to discuss this with you.

BMO Branches in Orland Park

<p>Orland Park (North) 8150 W. 143rd Street, Orland Park, IL 60462 Tel: 708-873-8150 9:00am - 5:00pm Full Service Branch</p>	<p>Orland Park (South) 8400 W. 159th Street, Orland Park, IL 60462 Tel: 708-403-6060 9:00am - 5:00pm Full Service Branch</p>	<p>Orland Park 15901 Wolf Road, Orland Park, IL 60467 Tel: 708-460-2265 9:00am - 5:00pm Full Service Branch</p>
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Branch cut-off times

Branch deposits are accepted for same day ledger credit during regular posted operating hours (all branches are open until 5 p.m. CT Monday through Friday).

3. Remote Deposit Capture –The Village currently uses remote deposit capture to create and scan deposits for each bank account. The current scanning equipment is Digital Check Teller Scan TS 240. The Village utilizes Tyler Munis Cashiering and Tyler Payments Merchant Processing. With the new cashiering system, the Village anticipates utilizing an Image Cash Letter that will generate at the end of each business day. This potentially could replace remote deposits.

If deposits are not transmitted within 24 hours of creation/scanning, the Village requests an email notification. We are currently able to obtain copies of deposit tickets and scanned items for up to sixty (60) days but would like this extended to six (6) months. Proposers should provide a detailed description of the bank’s current capabilities in providing such services.

The Village can continue to use BMO DepositEdge with your current scanners. The cutoff for remote deposits (BMO DepositEdge) is 8 pm CT.

DepositEdge service takes advantage of easy-to-use desktop scanners and intuitive software that will securely image your checks and deposit them electronically into your BMO account(s).

Checks are inserted into the scanner for image capture and remitter bank account information that is automatically read from the check. If the software is not confident the amount is correct, it will highlight the item on your screen for you to verify the amount. The software will also examine the deposit history to prevent duplicate items.

Save time:

- Scan deposits at your location(s) 24 hours a day, seven days a week.
- Deposits made by 8 p.m. CT on a business day are processed same day with deposit availability based on your individual availability schedule assigned by the bank.
- Arrange your deposit schedule to suit your business rather than rushing to make cut-off times.
- Make fewer trips to the bank.

Reduce costs:

- Reduce transportation and courier costs by depositing checks online.
- Reduce fees associated with multiple banking relationships by consolidating deposits to one bank.
- Eliminate the need for deposit slips and endorsement stamps.

The DepositEdge scanning software resides on our web server, which simplifies setup and reduces the Village's own internal IT support.

All your images and data can be securely accessed or downloaded from the internet. Our system **retains 90 days of deposit activity**, giving your users access to images and reports directly from the application. Additionally, your users have access to the Account Information Module via Online Banking for Business which provides **12 months** of transaction and balance history with the option to upgrade to 24 months. Also, through the Check Image service within Online Banking for Business, users have a **seven-year** archive of deposited checks to view.

- 4. Daily Reports – The selected bank shall provide daily multiple daily reports. Balances and transactions reports are required so the Village can reconcile the daily report with ledger capabilities stating end-of- day collected balances and detailing each transaction and a daily report of all returned items detailing all items returned as not payable. Stop payments must be available online for checks and direct deposits. All reports shall be available for online viewing.**

The Village can continue to use Online Banking for Business for your daily transaction viewing and reporting functionality in the **Account Information** service. The Village has access to **12 months of balance and transaction history with the option to upgrade to 24 months** for an additional charge. You can search for specific transactions, by date or by type, create groups of accounts, and access a variety of flexible report templates that you can customize to your needs.

- Previous day's account balances and transaction details are available as early as 6 a.m. CT.

- Current day account information is available in near real-time, which is refreshed every 15 minutes.

The Account Information service includes six standard reports to help you keep track of all your accounts:

Online Banking for Business Reports	
Detail Report	All transactions cleared through an account for a specific timeframe; does not include balance information
Summary Report	Balances, summary amounts, and detailed transaction information for a specific timeframe
Reconciliation Report	All transactions cleared through an account on the specified processing or value date, including balances
Cash Position Report	A snapshot of all balance and summary information on accounts
Sweep Report	Displays balances and rates of return for sweep accounts
Custom Report	Tailors any of the above reports to suit your business needs; user can 'save as' a shared template

Users can then export the account information using these standard file formats:

- BAI
- Comma Separated Value (CSV)
- ISO 20022 CAMT (camt.052 for current day and camt.053 for previous day)
- Quicken and QuickBooks
- XLS
- PDF

Customizable Report Options let you select the information you need. User-friendly search tools make it easy to identify specific transactions and information quickly. When you generate the report, you will have these filter options:

- Select the date range and sort by:
 - Date
 - Bank Administration Institute (BAI)
 - Transaction Description
 - Debit or Credit
 - Bank Reference
 - Customer Reference
- Select your output details
- Filter by transaction
- Highlight debits or credits by using 'greater than, less than, or equal to' thresholds
- Generate report templates and save them as a "Custom Report"

Each report displays data for the accounts and dates you select. You can obtain near real-time balance and activity reports for an unlimited number of your BMO accounts, automate your reporting procedures, and retrieve account history through tools that support your Account Information management.

Online Banking for Business Scheduler - Streamline Your Processes with Automatic Report Generation

The Scheduler allows you to automate and schedule when you will receive your Account Information reports in either BAI, CSV, or ISO 20022 camt.052/.053 formats via one of the bank secure transmission methods (FTF or an OpenText mailbox – SFTP, VPN, AS2/AS3, FileACT).

The Scheduler is an enhanced alternative to Direct Transmissions with its flexibility.

Features:

- Schedule previous day files (includes Wire and ACH details) in the U.S. as early as 4 a.m. CT with daily, weekly, or monthly frequencies
- Schedule same day files (includes Wire and ACH details) between 6 a.m. and 7:30 p.m. CT with the option of delivering a file as frequently as every hour
- Files containing both BMO (U.S.) and BMO (CAN) accounts can be generated

Benefits:

- Customize the data you want for each report. Choose from transaction, balance, and summary data
- Tailor the delivery frequency of each report to meet your needs
- Update your own internal accounting system with automated delivery of information
- Receive expanded transaction details, such as beneficiary, originator, and addenda information for wire and ACH transactions

Application Programming Interface (API)

BMO Application Programming Interfaces (APIs) will help you connect directly to your Online Banking for Business account from your application of choice. Whether you want to see your latest account balances in your accounting software or build an app to analyze your cash flow, our intelligent APIs make it easy to connect to your Online Banking for Business accounts for access to real-time balances and transaction history. And because they use BMO's bank-level security, you can trust that your data is safe.

Features and Benefits

Suite of Production APIs Available

- **Authorization:** Using industry leading OAuth 2.0 to authorize access to your Online Banking for Business account information, you'll be able to use existing Online Banking for Business login credentials to identify yourself and create a connection between Online Banking for Business and your application.
- **View Account Balance and Transaction Information:** Retrieve real-time account balances and transaction data (same day to 12 months of history) from all of your authorized Online Banking for Business accounts.

- **Retrieve Check Images:** Search for and download the latest images of deposited checks and other items.
- **Validate Account Information:** Quickly verify account owner information and check the risk level of up to 500 accounts in real-time – before you set up a transfer.
- **Payment Initiation APIs:** Are in development and slated for a 2024 release.

Real-time information

- Get up to the minute account balances and transaction history
- No need to wait for hourly or daily reports
- Have all the account information you need when you need it

Automated reconciliation

- Map account information to your software application of choice
- You control how information is digested by your system
- Build custom rules to replace manual intervention
- Reduce the need for manual data input
- Remove any key-person dependencies with direct connectivity

Advanced insights

- Make decisions based on the information pulled directly from your Online Banking for Business profile
- Build integrations with business insights tools to track trends or build out hypothetical scenarios
- Move cash based on current balances to take full advantage of your account structure
- Know your cash position at any time and easily track completed inbound and outbound transactions

BMO Developer Portal

- Includes a sandbox where users can test how to interact with our APIs
- Provides technical documentation on how to access our data via APIs and the best way to implement them within our developer portal with no cost or risk prior to moving to production

Stop Payments

The Village can perform online stop payments and receive confirmation through the **Stop Pay/Check Inquiry** service in the Online Banking for Business platform. Your authorized users can view daily check paid detail prior to initiating online stop payments. The service provides access to paid check data and images as early as 7 a.m. CT. You will have 12 months of paid check history included.

To place a stop payment, specific check paid activity can be searched and viewed for a single date or a date range. You can place stops on a range of checks up to 100 items per range. The 'Stop Term' is available in 12, 24, or 60 months. The stop payment is effective in real time, ultimately mitigating the risk of check fraud.

Stop payments are not automatically renewed. The Village will be able to renew online using the stop payment expiration report. Renewals can be made by request for a term no longer than five years.

5. Detailed Monthly Statements – The selected bank shall provide a detailed Bank statement listing all transactions and balances each month. Monthly statements shall remain available for online viewing. Proposer should indicate in their proposal submission the length of time the Village would be able to view records of its accounts and transactions online.

The Village can continue to view and download statements with Online statements (eStatements), statements are available the next day after the bank statement cutoff date. eStatements are archived and searchable for up to seven years, beginning on the date of your implementation.

Our **eStatement** service is web-based to provide you with convenient access to electronic copies of all types of statements online. Accounts and services with available eStatement delivery include:

- Checking accounts
- Money market account
- NOW accounts
- Savings accounts
- Multicurrency accounts
- Account analysis statements and notices
- Account reconciliation reports

Quicker delivery means faster review and reconciliation, saving you time

eStatements are available within 24 hours of issuance giving you more control over your statement data. Set up email alerts to notify you when statements are available. eStatements are archived and searchable for **up to seven years**, beginning on the date of your implementation. Download your statements in a protected PDF format or in CSV format for easier manipulation and investigation; you may also download multiple statements to one zip file. Share information by setting up users with eStatement access in BMO Online Banking for Business or by distributing the statements via your company email.

BMO produces and distributes **Account Analysis statements** to clients on the eighth business day after month end via the OLBB eStatements service. You can set up email alerts to be notified when statements are available. Statements are archived and searchable for up to seven years beginning on your implementation date and are downloadable in PDF or CSV formats.

Account Reconciliation Reports are Released the 4th business day after the reconciliation period.

- 6. Bank Statements – The bank statement date will be the last day of the calendar month and is required to be delivered electronically to the Village within five working days after the end of that calendar month. The selected bank must electronically provide cancelled check detail for update to the Village’s accounting software system. Merchant Services bank statements are required to list the merchant number where the transaction originated. Samples of the bank statements are to be included in the proposal submission.**

Bank Statements are available via Online Banking for Business eStatements where they are available the next day after the bank statement cutoff date.

Per Addendum 3. The Village can establish an individual bank account to handle merchant processor deposits and chargebacks, named Merchant Services Account.

A Sample Bank Statement and Account Analysis Statement is provided in the Attachments.

- 7. Automated Daily Balance Report – The selected bank shall provide an automated Web-based reporting system for access to the closing ledger and available balances. Reporting shall include balance and detailed activity reporting. Proposer must indicate in their proposal submission the time at which the access is available and describe the system to be used. Samples of the reports are to be included in the proposal submission.**

The Village can pull a Daily Summary Report, with balances, summary amounts, and detailed transaction information for a specific timeframe. In addition to reporting available via OLBB, BMO can assist in automating the delivery of balance and transaction information via an sFTP setup or our AutoConnect software solution. The most common format for delivery of this information is BAI2 or CSV. We have provided pricing on BAI reporting pricing and file delivery in our Pricing Proposal attachment.

AutoConnect - Streamline Your Processes with Automated Connectivity

AutoConnect securely automates the downloading of account information and transaction reports as well as the automatic upload of payment files. AutoConnect automatically logs you into Online Banking for Business, retrieves files and reports, and saves them to any folder on your desktop or network. This service can also send this data to a printer or email it to a distribution list, all this without the need for a modem/TTY or FTP.

AutoConnect makes it convenient to automatically exchange reporting and transaction information between Online Banking for Business and your PC, treasury workstations, cash forecasting tools, ERP, A/R, and A/P systems. You can customize several options for data delivery reaching all critical personnel and export reports as BAI, CSV, ISO 20022 camt.052/.053, or PDF files.

Sample Online Banking for Business Reports are provided in the Attachments.

- 8. Wire Transfer Services – The Village of Orland Park may have needs to generate between 2 - 5 incoming and outgoing wires each month. Proposer should include a copy of their standard transfer procedures and wire transfer policy if available.**

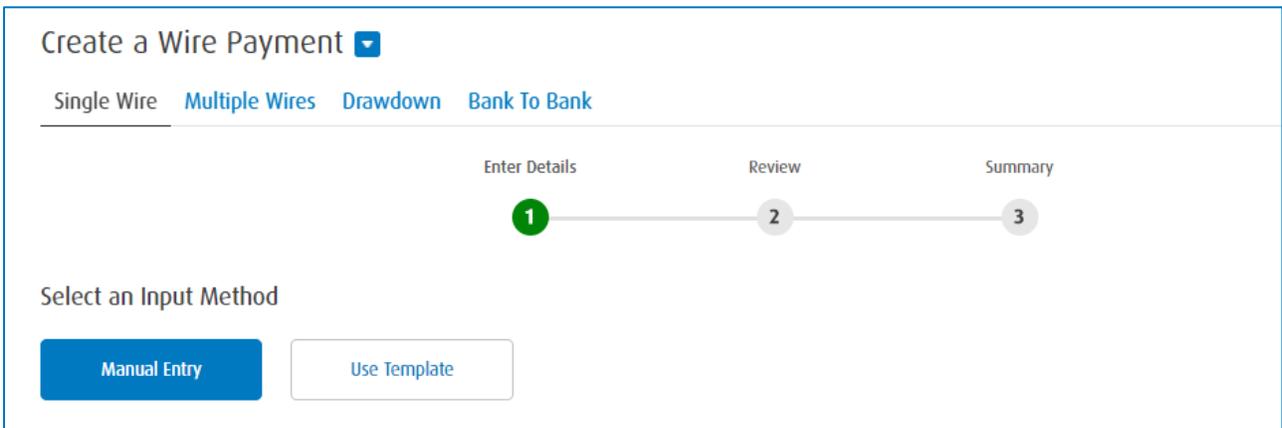
The Village can continue to use Online Banking for Business **Wire Payments** service. It is an intuitive, user-friendly solution with extensive, real-time editing capabilities that reduce the risk

of upfront errors and repairs. The online search capabilities allow you to access the full directory of routing instructions for banks around the world.

In addition, our wire payments service is fully integrated within the Online Banking for Business service, allowing you to access your account information and reporting in real-time, rather than having to wait for periodic updates from a batch file processing system.

The ability to initiate multiple wires from templates as well as use File Imports speed the process even more and permit you to initiate several wire payments with the least amount of effort, while still providing the greatest amount of control.

The flexibility and ease of use allows for the creation and approval of wire payments through both free-form entries and/or template-based wire payments. The system allows multiple levels of approval.



Streamlined initiation and approval screens

Wire payments can be value-dated up to 365 calendar days into the future and once completely approved by your Corporate Administrator, they are stored on our wire payment system and processed on the appropriate date. Users who are entitled to create freeform wires, create templates or modify wires will automatically be able to save a list of favorite banks that they use most frequently when sending wires.

An easy-to-use administrative tool lets your Corporate Administrator set up, copy similar users, and delete users in seconds. These administrative tools also help you manage risk by controlling who has access to your account information. Create customized user profiles, assign individual access to accounts and services, and determine what levels of information users can access. Depending on the limits and controls assigned to a user, additional approval(s) may be required to complete a transaction.

Your Corporate Administrator will determine the privileges afforded to each of your on-line banking users and control the number of approvals necessary for each transaction type. If enforced, the following limit types may prompt additional approvals to complete a transaction:

- Daily cumulative initiation limit
- Daily cumulative approval limit
- Free-form transaction initiation limit
- Free-form approval limit
- Template transaction initiation limit
- Template transaction approval limit

A transaction will not be considered completed until the defined number of approvals has been obtained. A user who created or last modified a transaction generally may not be able to approve it. Segregation of duties is maintained by this requirement.

Should a transaction be modified during that approval process, all approvals received to that point will be removed and the transaction will revert to the beginning of the approval process.

Once wire payment instructions have been initiated and approved, you will receive immediate confirmation, including payment details and reference numbers.

To track your wire payment activity, you can access reports to review the details of historical transactions for **up to 12 months with an option to save transaction details for 24 months** for an additional fee.

9. *Imaging Services – The selected bank shall provide images of all deposit tickets and deposited checks each business day. Images shall be available online for the previous business day’s deposit.*

The Village can continue to view images in BMO Online Banking for Business. Users that are enabled can view check images through the Check Imaging menu under the Account Information Service. Easy to use search screens allow for individual or multiple image searches. You can search by transaction date, dollar amount, or check number.

Check Imaging gives you quick, easy, and secure access to high-quality check images. Check Imaging delivers the information you need and fulfills disaster recovery requirements through historical archive access.

Features and Advantages

Image access via Online Banking for Business

- Provides quick and convenient access to paid, deposited, or returned deposited (chargeback) images
 - Instantly see current and previous day checks
 - Seven-year image archive of paid checks
 - Seven-year image archive of checks deposited through the following channels: branch (over-the-counter) deposits, DepositEdge (Remote Deposit Capture), and Cash Vault Services; a maximum of 1,000 items per query can be displayed online for client access.
 - Seven-year archive for returned deposited checks
 - Download up to 20 checks in a compressed file that includes .txt summary as well as images in .jpeg or .tif. Download an index in PDF and CSV.
- Administrative controls allow for multiple users in different locations to access images
- Search by date range, serial number, or dollar amount

eDelivery-with image viewing software

- An electronic file that provides check images and index information downloadable through a secure mailbox
- Delivery method of paid check images is fast and secure
- eDelivery with image viewing software includes an easy-to-use image viewer accessible via the Windows® operating system or an internet browser
- Checks are formatted as multi-tiff images
- Search and manipulation features are easy to use

eDelivery bulk XML file

- An electronic file of disbursement Magnetic Ink Character Recognition (MICR) data and corresponding images
- The file can be automatically retrieved and downloaded to the Village's device or LAN to populate an internal archive or other internal reporting information systems
- This option does not include image-viewing software; the Village must provide the capability to retrieve and view the items internally

How it Works

Checks are scanned, indexed, and digitally stored for easy retrieval. In BMO Online Banking for Business, users that are enabled can view check images through the Check Imaging menu under the Account Information Service. Easy to use search screens allow for individual or multiple image searches. You can search by transaction date, dollar amount, or check number.

10. Checking Services – The selected bank must provide proprietary software for retrieval and viewing of cleared checks within account activity online. All checks may be truncated.

Yes, the Village can continue to use OLBB Check Imaging module to access images of cleared checks. The Village will continue to retain a 7-year archive of all checks imaged.

11. Returned Checks – All returned checks should be automatically presented twice before they are returned to the Village. Proposers shall provide in their proposal submission a detailed description in their proposal submission the procedures available for return check handling, notification and online return management.

The Village can continue to have checks automatically presented twice before they are returned to the Village. We mail copies of return checks and advices to our clients. In addition, you can choose to view Return Item Reports and return item images the same day via OLBB Imaging. We can also fax advices, send advices via secured email, charge alternate accounts, send return information to alternate addresses, and deliver daily charge back information electronically as file transmissions.

Check Return Items

Our default process for returned deposited checks is to automatically redeposit all eligible returns under \$100; however, we can set up your return processing instructions to:

- Automatically redeposit all eligible items regardless of dollar amount, or
- Automatically redeposit eligible items greater than a specific dollar amount, or
- Not redeposit any of the return items.

We can include the deposit location ID in the returned item information, and we can also forward return items to a third party for collection.

12. Stop Payments – The proposal must include a statement on the proposed stop payment process on an automated basis.

The Village can perform online stop payments and receive confirmation through the **Stop Pay/Check Inquiry** service in the Online Banking for Business platform. Your authorized users can view daily check paid detail prior to initiating online stop payments. The service provides access to paid check data and images as early as 7 a.m. CT. You will have 12 months of paid check history included.

To place a stop payment, specific check paid activity can be searched and viewed for a single date or a date range. You can place stops on a range of checks up to 100 items per range. The 'Stop Term' is available in 12, 24, or 60 months. The stop payment is effective in real time, ultimately mitigating the risk of check fraud.

Stop payments are not automatically renewed. The Village will be able to renew online using the stop payment expiration report. Renewals can be made by request for a term no longer than five years.

13. ACH Debit/Credit Blocks/Direct Debit Filters – Proposer shall provide a full description of service available, including security and safeguarding available to the Village of Orland Park.

Electronic Payment Authorization / Debit Filters (“EPA”)

As an alternative to ACH Positive Pay, our EPA service allows the Village to establish criteria for the ACH transactions you would like authorized to be paid from (or allowed to be credited to) the Village's accounts, including setting a maximum dollar amount for each such transaction. The Village would need to provide BMO with the authorization criteria in writing as part of the service setup.

We will then automatically return to the Village any ACH transactions that do not meet your established criteria (Nacha Return Code R29 – Corporate Customer Advises Not Authorized for ACH debits and R23-Credit Entry Refused by Receiver for ACH credits). The Village will receive a detailed report of all ACH transactions returned.

Today the Village uses a combination of ACH debit blocks/filters and ACH Positive Pay services, and we would not expect a need to change this structure.

14. File Transfer Services – The Village transmits files for employee direct deposit bi-weekly. The Village requests email confirmation that the file was received successfully within 2 hours of transmission.

The Village can continue to send files for employee direct deposit bi-weekly.

We will continue to process the Village's Direct Deposit Payroll files and your files for preauthorized ACH debits. The Direct Deposit of Payroll File Transmission service typically operates in the following way:

- By 8 p.m. CT one to two days before payday, the Village will transmit a file to BMO. The file contains the net pay dollar amounts, the banks' transit/routing numbers, and employees' account numbers to be credited. File transmission is a highly automated delivery mechanism and is timelier and more accurate than the other delivery methods.
- Upon receipt of your file and your confirmation of file totals, we will edit the transactions on the file by extracting and sending any transactions that are destined for BMO bank accounts to our posting applications; we'll send other transactions for non-BMO bank accounts to the local clearing house for further distribution to the regional ACH clearing houses.
- The regional ACH clearing houses will generate files for each participating bank where the employees are customers. These files are generally received by the member banks early in the day on settlement day (i.e., payday). On settlement day (or payday), the Village's employees' accounts will be credited, and the Village's account is debited. The Village will issue a salary statement to each employee, which details gross earnings, deductions, and net pay.

For example, if payroll occurs on Friday for employees, BMO needs the Village's file no later than 8 p.m. CT on Thursday the day prior. We recommend that Village transmit the payroll file two days before the settlement date in case there are any errors we can correct them in time. Note that **Same Day ACH** is available and enables same-day capability for any ACH transaction, allowing more options to move money faster. Same Day ACH is well suited for immediate payment scenarios where you need to send or collect funds the same day but may not want to issue a wire payment or check.

The ACH Acknowledgment Report is usually generated **within minutes of receiving the file.**

15. Reconciliation Services –The proposer shall provide a detailed description of its partial and full reconciliation services including deposit reconciliation services.

The Village can continue to use Account Reconciliation Services. BMO offers these account reconciliation services:

Paid Only clients perform their own detailed reconciliation. We send the client a transmission file of their paid checks. We provide various reports reflecting reconciliation period transactions. Paid Only Special allows for information by check ranges.

Full Plan Reconciliation maximizes reconciliation efficiency and control when you send us your check issue files, and we match that information against paid items. Electronic reports will show paid checks, unpaid checks, summary reports, miscellaneous debits, and your Outstanding Settlement report.

Deposit Plan Reconciliation is for clients that make multiple deposits from multiple locations into one deposit account and need reconciling of deposits per location. The deposit plan helps keep track of deposit activity by using specially marked deposit slips to provide useful information for reporting detail by deposit location.

Reports for each type of plan can be delivered electronically via our eStatements service. All information accessed on the online banking platform is secure browser based (HTTPS) through an Internet connection. Your users will use their existing computer and browser software to access the online banking system.

We recommend Positive Pay as an additional service to mitigate fraud.

Sending Check Issue Files to BMO

You can transmit your check issue file via the File Transfer Facility (FTF) in our Online Banking for Business platform or via an OpenText direct transmission to us. We partner with OpenText to provide the communication protocols used for eCommerce technologies and business-to-business communications. OpenText operates a highly reliable, secure global network services platform that enables BMO with a wide array of communication options for our clients. OpenText transmissions can be automated, so files are pushed and loaded directly to your system. Online Banking for Business is secured by BiometricID/BMO Passcode/SecurID token authentication for funds movement, and our OpenText transmission services include security options designed to fit a variety of client requirements.

Account Reconciliation Data Output Files

Raw Data Files: These data files are designed to exact specifications for easy use and automated loading to accounting software systems. These files are delivered via File Transfer Facility within Online Banking for Business or delivery via OpenText.

- Format 4 - Paid Item (Check) File
- Format 60 - Outstanding Stale Items File
- Format 63 - Outstanding Check Issue File
- Format 96 - All Posted Transactions (Checks, Credits, and Non-check Debits)

CSV Formatted Files: The Village can use the common spreadsheet or database software for dynamic data files, where the data can be filtered, sorted, and subtotaled for a flexible user experience. Data from the Account Reconciliation reports noted below can be saved as CSV formatted files directly from the eStatements service of Online Banking for Business:

- Paid Only Report - file contains all posted check activity.
- Miscellaneous Debit Report - file contains all posted non-check debit activity.
- Miscellaneous Credit Report - file contains all posted credit activity.
- Account Reconciliation Statement - file contains posted activity and check register detail.
- Outstanding Check Detail - file contains a listing of outstanding checks in the check register as of the cycle end.

- Credits Report - file contains credit transaction detail, including deposit slip serial or location numbers.

Our Online Banking for Business service gives you easy access to your reconciliation information. Any time you want, you will be able to monitor the status of your checks, view paid and outstanding items, view exception items, make pay / no pay decisions, and retrieve images of your checks.

Reports

The following month-end reconciliation reports are available and can be downloaded in either PDF or CSV formats.

Paid Only Plan Reports	
<ul style="list-style-type: none"> • Paid Only • Miscellaneous Debit • Miscellaneous Credit 	<ul style="list-style-type: none"> • Diagnostic Summary – Paid Only • Recap of Posted Items
Full Reconciliation Plan Reports	
<ul style="list-style-type: none"> • Paid Only • Unpaid Only • Outstanding Settlement • Account Reconciliation • Recap of Posted Items • Diagnostic Summary-Unpaid Only • Diagnostic Summary-Paid Only • Payee Name (for those with Payee Positive Pay) 	<ul style="list-style-type: none"> • Misc. Debit • Misc. Credit • Exception Summary • Register Exceptions • Stop Check Detail • Outstanding Check Detail by Serial Number • Outstanding Check Detail by Amount
Deposit Plan Reports	
<ul style="list-style-type: none"> • Paid Only • Miscellaneous Debit • Miscellaneous Credit 	<ul style="list-style-type: none"> • Diagnostic Summary – Paid Only • Recap of Posted Items • Credits
Additional Optional Reports	
<ul style="list-style-type: none"> • Issued and Paid Check Listing • Cancel Listing 	<ul style="list-style-type: none"> • Stale Dated Checks

16. Check & ACH Positive Pay Services – The selected bank shall provide Positive Pay Services for checks and ACH with daily email notification for specified contacts. The Village should have the ability to make pay/return decision on-line for exceptions. Proposer should explain the bank’s capabilities regarding the capture of the payee name on the check and matching it to the data in the issue file. Positive Pay for checks and ACH is required for all of the Village’s accounts. Proposer shall provide in their proposal submission a daily window that the Village is to approve or deny exceptions.

We recommend the Village continue to use the following fraud mitigation services.

Fraud Mitigation Services

Positive Pay(ee) for Check Fraud Monitoring

The Village will transmit an issue file to BMO for each check disbursement run. We then match the check number and dollar amount on each check before payment. After internally screening for encoding errors or misread MICR information, any remaining checks that are identified as mismatches or exceptions are reported to you at **9:30 a.m. CT** via the Online Banking for Business system. The Village will need to provide 'pay' or 'no pay' decisions in Online Banking for Business by **3 p.m. CT**.

We offer an optional email exception notification that can be set up at the time of implementation. We recommend that clients have a central email box with shared access or appropriate automated distribution to the required individuals who will investigate and take action on any identified exception. Should clients not use a central email address, we recommend implementing an internal process to sign in and review potential exceptions every banking day.

For improved fraud control, add Positive Pay with Payee Validation to your reconciliation plan. We will match the check issue information, including a payee option that will compare payee data from the issue file to the presented check image. Any mismatches are reported in conjunction with your standard Positive Pay exceptions via Online Banking for Business.

- We also offer Same Day Teller Positive Pay at the teller window. When the Village uploads issue files and creates manual issues and/or voids throughout the day via Online Banking for Business, our teller system will recognize them within one hour of receipt. The system will verify dollar amount and serial number on all checks cashed at the teller line. With our Enhanced Payee Verification, the system also checks payee name alterations before they are cashed at the teller line.

ACH Positive Pay

Rapid advances in technology and the growing sophistication of fraudsters make every business a target for check and electronic fraud. BMO services are designed to give you the protection you need against account fraud.

As technology and the marketplace evolve, opportunities to reduce costs and increase efficiencies become easier. Unfortunately, technology advances also make the potential for fraud greater. The increased usage of internet and touchtone technology to generate ACH payments, the low cost of printing quality MICR checks, and the convergence of check and ACH services in your accounts are just a few examples. Unfortunately, it is possible that you will not notice a fraudulent charge until it is too late for recourse. That is why our services are designed to give you the protection you need against account fraud.

Did You Know...?

- Your accounts are vulnerable to both check and electronic payment fraud.
- Check conversion services authorized for consumer transactions can lead to fraudulent activity on corporate accounts.

- You have 24 hours to return unauthorized electronic debit transactions processed through your corporate account. The originating bank must receive the return within 48 hours.
- Accounts with no authorized check writing activity can fall victim to fraudulently created checks presented for payment on the account.

Protect Your Business...

Our **ACH Positive Pay** service provides convenient, online, self-service administering of incoming ACH payments via authorization payment filters, payment decisioning, and secondary approvals. Email alerts keep you informed of actions that require your attention- whether it is reviewing exception payments, approving payment decisions, or authorizing decisions made by others in your organization.

With ACH Positive Pay, you can:

Add filters to interrogate and authorize incoming transactions:

- Block all in-coming ACH debits or credits on your accounts
- Allow certain preauthorized ACH transactions to be processed through your accounts while blocking all other ACH entries
- Specify a maximum dollar amount
- View existing filters on one screen without searching for an item

View reports and decision payments online that did not meet the filter criteria by selecting:

- **“Pay”** authorized payments and add this payment as a one-time or recurring payment to the authorization filters
- **“No Pay”** the presented ACH payment and include a comment to explain reason for rejection
- Review reports with ACH exceptions

Check Debit Block Service

This service prevents paper checks from being processed on non-check issuing accounts. Paper checks presented to a blocked account are immediately returned, while all other activity is processed without disruption. Our check block service is ideal for lockbox depository accounts, concentration accounts, and special purpose or settlement accounts.

Account Validation

Account Validation, powered by Payment Chek® from Early Warning®, is a solution that will allow you to validate account ownership and account status prior to initiating an ACH or wire or depositing a check.

Account Validation enables you to leverage information stored in Early Warning’s National Shared DatabaseSM resource, one of the world’s largest and most secure collaborative databases.

Account Validation verifies that the payee name on your payment matches the name on the account according to the database. This matching information provides you with powerful data you can use to make decisions about the transaction before it impacts your bank account.

Features and Benefits

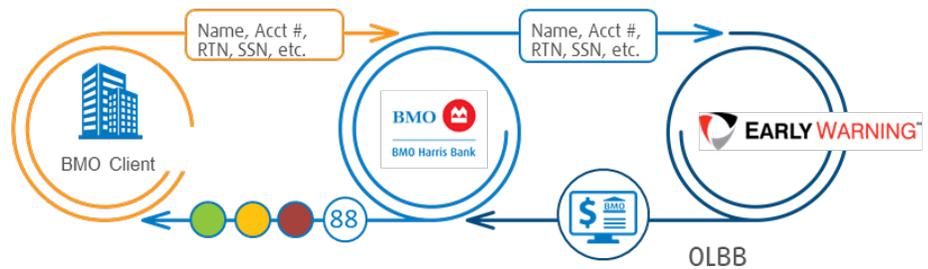
- Supports the identification of high-risk transactions immediately, including those from various wire, check, and ACH fraud schemes
- Decreases unauthorized, NSF and administrative ACH returns
- Reduces the amount and costs of administrative ACH Returns and potential check and wire fraud
- Mitigates passing unauthorized transactions through Nacha
- Authenticates account holders prior to the point of transaction

How it works

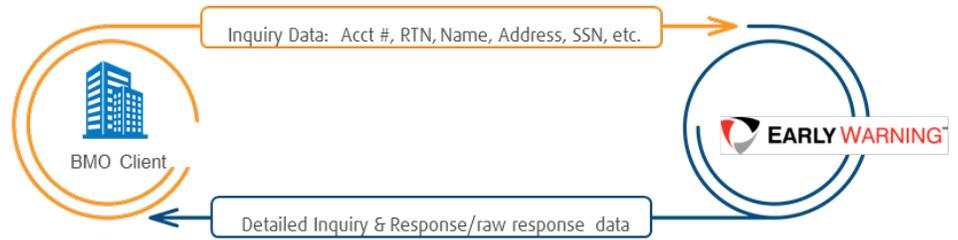
Two ways to validate:

- **Online Banking for Business:** Initiate inquiries online manually or via import to get a real-time response.
- **On Demand:** Integrate API calls directly through BMO to Early Warning and the National Shared Database to validate the accounts. Your inquiry is validated in real-time.

OLBB Model



On-demand Model



17. Change/Currency Order Services – The Village periodically requires change for cashiers at various locations and the ability to cash a petty cash check. Proposers shall provide in their proposal submission a detailed description of the bank’s procedures for requesting change and for cashing petty cash checks.

The BMO Cash Vault Service provides an easy and convenient method of ordering coin and currency for secure office delivery through an armored car service contracted with the Village.

The Coin and Currency Order workflow is detailed below:

- The Village is established as a Coin and Currency Order Client with BMO.
- Once the setup has been completed, the Village will be provided with PIN numbers for ordering.
- The Village places coin and currency orders via the Garda Web Order online system, which is available 24 hours a day. The Village may schedule order delivery up to 14 days in advance.
- Ordering cutoff time is 11 a.m. local time for same day delivery.
- Client arranges with armored courier for scheduled deliveries.

All cash orders require security credentials from your designated individuals. You will need to set the per order and daily limits to prevent orders from being placed in excess amounts. You will have access to placing orders online 24 hours per day/seven days per week.

18. Account Analysis Services – Each month the selected bank shall provide electronically to the Village, an account analysis showing the activity for each compensation category and the resulting charges for that activity, computation of the average daily collected balance, the resulting excess or deficit position for the month’s activity, and the compensating balances required to support the monthly activity. The analysis will show all charges incurred by the Village for banking services and include activity by type of transaction, number of transactions, and any other charges (including separately reported earned interest) for services provided. The analysis will also show the net excess or deficit for services during the entire reporting period agreed to between the selected bank and the Village. Proposers should include a sample of their account analysis statement and explain the bank’s delivery options.

BMO will continue to provide Account Analysis Statements to the Village.

All charges for your banking services are reported on a monthly account analysis, which includes a detailed itemization of charges by type and volume.

BMO produces and distributes **Account Analysis statements** to clients on the eighth business day after month end via the OLBB eStatements service. You can set up email alerts to be notified when statements are available. Statements are archived and searchable for up to seven years beginning on your implementation date and are downloadable in PDF or CSV formats.

A Sample Account Analysis Statement is included in the Attachments.

- 19. Account Executive – An Account Executive(s) shall be assigned to the Village of Orland Park’s accounts to coordinate the account services and expedite the solution of any problem. A trained and competent backup for the Account Executive, familiar with the applicable account, shall be assigned as well. Live customer services from the dedicated Account Executive(s) or backup person(s) shall be available to the Village of Orland Park Monday – Friday (holidays excluded) during the hours of 8:00 a.m. and 5:00 p.m. Central Time. With the proposal submission, identify the Account Executive(s) to be assigned to the Village of Orland Park’s accounts and describe their relevant experience and qualifications.**

Hank Gay is your Account Executive / Relationship Manager; he is responsible for your overall relationship with the bank and your main point of contact. Hank has the authority to make decisions and representations on behalf of the bank and will engage appropriate partners at the bank for all your business needs. He will make sure any issues or concerns are addressed and resolved in a timely manner and provide ongoing consultation and dialogue to ensure we are not only meeting but exceeding your expectations.

Hank Gay

Director – Institutional Market, Government Team

320 S. Canal Street | Chicago, IL 60603

T: (312) 461.2439 | Hank.Gay@bmo.com

Hank has worked in the financial services industry for more than 30 years serving in a variety of functions at some of Chicago's top banking institutions. He began his banking career at Harris Bank in 1976 after graduating from Dartmouth College. Hank completed the bank’s commercial banking training program and serviced our large corporate clients. He was responsible for a portfolio of client relationships and managed loan, investment, trust, and treasury management services for a variety of companies in the greater Chicago market. Between 1990 and 2007, Hank left BMO to explore opportunities with Continental Bank and The Northern Trust Company before returning to our bank in 2007 to assume his current position in Institutional Markets, a specialized banking group which serves major government, nonprofit, and education clients of BMO Bank N.A.

Hank is a Certified Treasury Professional (CTP) and over the years has been involved in a number of activities outside of his banking career, serving on numerous non-profit boards, most notably The Better Boys Foundation and CANDO, a Chicago neighborhood development organization. He is currently an active member of the Illinois Government Finance Officers Association and the Illinois Association of School Business Officials.

Hank’s Backup

If Hank is unavailable Nicole Rediger is his back up.

Nicole Rediger**Sr. Client Delivery Specialist**

320 S. Canal Street | Chicago, IL 60606

T: (312) 461-1385 | Nicole.rediger@bmo.com

Nicole works closely with Hank Gay in the Institutional Market Group as Sr. Client Delivery Specialist and is experienced with Government, Not-For-Profit and Educational Clients.

Nicole has been with the bank for over 30 years and joined BMO in March of 1990. She has worked in the customer support function in various positions within the Institutional Market, Business Banking as well as the Recovery Management Workout group overseeing the customers daily activities and inquiries.

Violeta Garcia**Senior Client Service Advisor, Treasury & Payment Solutions****Specialized Industries Community**T: (312) 461-4174 | Violeta.garcia@bmo.com

Violeta Garcia is your primary contact for day-to-day inquiries and support. She actively monitors your accounts and is uniquely enabled to work with operations teams when needed to get issues resolved quickly for you. Her objective is to cultivate a strong client relationship by keeping the lines of communication open.

Violeta works closely with Hank Gay and is a key service team member for our relationship with the Village.

Violeta has more than 12 years of experience in financial services and has spent her last six years in Treasury and Wealth Management services at BMO Bank and with several other banks in the Chicagoland area. Violeta's treasury management knowledge also includes Portfolio Management, Training, Documentation, and Implementations.

Violeta has a Bachelor of Science degree from DePaul University in Finance and Marketing.

- Customer service hours are 7 a.m. CT to 6 p.m. CT, Monday through Friday.

Violetta's Backup

If Violetta is unavailable Kenyetta Terrell is her backup.

- 20. Courier Services – The Village currently uses a courier for pickup of all deposits at the Village Hall, Sportsplex and Centennial Pool when appropriate. The courier currently picks up at the Village Hall and Sportsplex on Monday, Wednesday, and Friday. The pickup at the Centennial Pool is Monday through Saturday from Memorial Day to Labor Day. All deposits are currently taken to the bank's vault. The Village requires notification of all deposit variances. The Village would like to consider transitioning into a daily depositing structure by possibly insourcing our courier service and welcome other options. If your bank does not provide courier services, please provide recommended options.**

BMO offer's the option of a Smart Safe Solution for daily credit, that would eliminate the cost of the courier.

Smart Safe Provisional Deposits

BMO offers Smart Safe Provisional Deposits as part of our deposit options to fully serve our business and commercial clients. With the increased popularity of remote deposit capture, businesses and organizations have had an easy way to deposit checks remotely. With Smart Safe Provisional Deposits, you can enjoy the same remote deposit convenience for currency deposits using a special safe provided by an armored courier. Smart Safe Provisional Deposits are an expansion of our Cash Vault Services.

The Village would select the armored courier/Smart Safe vendor of your choice, and we work with you and your vendor to setup the daily provisional deposit service. BMO is prepared to work with these key vendors:

- Brinks
- Garda
- Loomis



Smart Safes are a proven technology and deposit process. The Village will need to contract directly with the vendor to purchase, lease, or rent a Smart Safe device, to service the safes, and to provide armored transportation. Smart Safes are controlled access safes enhanced with computer technology and integrated currency recognition technology. These safes are floor standing and bolted to the floor.

The Village employees insert currency directly into the Smart Safe, which the safe will read and digitally verify \$1, \$2, \$5, \$10, \$20, \$50, and \$100 notes and places them into sealed, locked, secure cassettes. You can have employees log and feed deposits to match specific cash drawers, cut off times, or other specific processes to improve reconciliation and reduce fraud.

You will determine the courier pick-up schedule that works best for the Village. The armored courier takes the cassettes from the Smart Safe to the secure armored vehicle, extracts the cash from the cassette, and places it in a sealed tamper-evident bag for transportation to a courier location or a BMO Cash Vault. After cash is verified, deposit credit is finalized. Smart Safe Daily Credit entries, reported to BMO by your vendor, will be posted each business day by 5 p.m. CT. In general, the Daily Credit entries represent cash accepted by the smart safes the previous business day. We can automate deposit reconciliation for the deposits reported by your Smart Safe locations to entries posted at BMO. Individual deposits can carry location numbers, providing information necessary for deposit reconciliation services.

The fees associated with the purchase/lease of the smart safes as well as the usage and maintenance of them are strictly between the merchants and the vendors. There is a nominal bank fee associated with Smart Safe Provisional Deposits, which we provided in the Pricing Proposal.

- 21. Lockbox Services – The selected bank must provide lockbox services to receive utility payments. Currently, the Village issues 24,000 utility bills every two months with approximately 11,000 being processed through the lockbox. The Village bill stubs include a scan line identifying payment type and customer account. The selected bank must electronically provide payment detail to update the Village’s accounting software system. The Village requests that all lockbox information be provided on one website with daily imaging of all stubs and checks. Please provide detailed information regarding your lockbox services options in proposal submission.**

The Village can continue to use wholesale lockbox for your utility payments.

Wholesale Lockbox is one of the most efficient ways to collect remittances and convert them to usable funds. In addition to expedited deposit processing into your account with us, Wholesale Lockbox also provides timely access to critical receivables information.

Mail Pick-up and Sorting

Our Chicago-based wholesale lockbox services help expedite the collection process through the use of a unique zip code, aggressive mail pick-up schedule, automated mail sorting, and multi-shift processing, including weekends to provide for timely customer deposits.

In addition to our Chicago processing facility, we have sites in Atlanta, Dallas, Newark, and Los Angeles that will assist you in reducing mail float.

Mail is rough and fine sorted by automated mail-sorting equipment using barcode and Optical Character Recognition (OCR) technology, and then envelopes are “ground” across the top by automated mail openers to speed the opening process. We do not use full envelope slicers, as these tend to tear the contents.

Negotiability Review

Envelope contents are extracted, checks are reviewed for negotiability and payees verified against the information contained within the online processing instructions for each box.

Capture Batch Preparation

This processing area is the receipt point for all opened mail. Once the items are determined to be negotiable and meet the specific client requirements, the batch of checks, invoices, other correspondence, and envelopes (if required) are prepared for image capture.

Image Capture

The batches are then scanned on a high-speed image capture device that images the check and associated remittance documents and captures the MICR line of each check. Following capture, the physical documents are readied for temporary storage prior to destruction or output preparation. All downstream processing, including detailed invoice data capture, is performed from the images.

Check Data Entry

Check images are passed through Intelligent Character Recognition (ICR) software where the check amount is extracted from the image.

An operator reviews the check image and performs a secondary check amount entry to ensure accuracy prior to “virtually encode” the check amount.

Deposit Times

Deposits are made throughout the day to meet key early morning image clearing deadlines as well as to enable the processing of courier delivered items. The key times are 8 a.m., 10:30 a.m., 1 p.m., 2:30 p.m., 4 p.m., and 7 p.m. Central Time (ledger deadline).

Lockbox Data Transmission

For those clients receiving detail data capture via Lockbox Data Transmission services, remittance data is keyed from the invoice or applicable document image or extracted via ICR depending on the document image and data format. Operators are presented with customized data fields for capture based on your specific processing instructions defined at the time of implementation. The remittance data captured is formatted to your file specifications and sent to your office via one of several secured and automated file transfer functions.

If electronic payments are included within your Comprehensive Receivables implementation, your lockbox data transmission can include both lockbox (paper check / invoice document) remittance information and remittance information from electronic payments (such as ACH, EDI, Wire, Remittance Email, etc.). All remittance information is delivered in a common format, with batch numbering used to distinguish the different payment types.

The standard formats available for remittance / cash application files are BAI, EDI 820, flat file, or CSV. We can customize and provide other formats, as needed. We will provide the data required by the Village in your specified file format. We provide the check information as well as all associated remittance detail required for optimal automated posting to your accounts receivable system.

Should you elect to receive a lockbox data transmission for automated cash application, we will have it available at your chosen end of day deadline, whether that’s mid-day or later in the evening, for example.

Wholesale Lockbox Imaging and Archive

Our standard Wholesale Lockbox service includes imaging of all checks and associated remittance documents, online archive, and truncation of paper. Checks are securely stored for 30 days, and then securely destroyed. Non-check documents are securely stored and then securely destroyed five business days after processing.

If electronic payments are included within your Comprehensive Receivables implementation, your imaging and archive will also include virtual images of all electronic payments. All payments are presented in a familiar ‘Check / Invoice Document’ order. For example, when you view an ACH payment with matched email remittance information, you’ll see an ACH Payment / Email instead of Check / Invoice Document. The user interface and all capabilities (e.g., annotating items, creating a PDF of payments, and ability to search on specific fields across all payments) are the same.

Images are available for online viewing within minutes of processing and are retained online for 90 days, with an option for a seven-year archive. With our Wholesale Lockbox Imaging solution,

you have the option to define additional search fields so that you can quickly sort through your remittances according to criteria that make sense for your business.

Any remittance data you've instructed us to capture, such as invoice number and remitter name, is searchable in the Comprehensive Receivables Viewer.

For those clients that have their own internal archive, we can send a daily image transmission in a flexible XML format containing all check and remittance TIF images with associated index data.

Exception Processing

We offer Online Exception Processing that allows the Village to view exception items online and make real-time decisions regarding processing. To resolve exceptions, your staff provides input for these items no later than one hour prior to your lockbox transmission deadline.

A/R Matching combined with Online Exception Processing is the optimal combination to streamline the accounts receivable posting process and reduce Days Sales Outstanding. A/R Matching will resolve most of the payments, but the few remaining items which cannot be automatically matched due to insufficient information will be presented in Exception Processing. This combination of options moves the Village closest to straight-through-processing.

If electronic payments are included within your Comprehensive Receivables implementation, then many of our exception processing / data improvement solutions can be utilized across all of your received payments, both paper and electronic.

Online Exception Processing uses the same lockbox online system that the Village will use to review deposit totals, batch totals, or detail, and to research items. Online Exception Processing reduces the number of exception items and the number of items that must be physically returned to the Village. It's a real-time window into your lockbox processing.

Our standard options used to process exception items include:

- **Check-only Processing** – if data is available on the check (for example, written in the memo line of the check) – we will capture that information and process the item normally. If you have a large number of check-only payments that are coming from various online billpay services, we recommend our Online Billpay Consolidator service, which will intercept most of these online billpay checks and deposit them into your account via an ACH deposit.
- **Online Exception Processing** – for those checks received without account information or other remittance detail required to post, our Online Exception Processing capability described above allows you to view these exception items online and add the missing data so the transaction is included in the automated posting file. You will provide input for any exception items no later than one hour prior to your lockbox transmission deadline. Your users will work on the exceptions using the same Comprehensive Receivables service in Online Banking for Business that they will use for viewing images of lockbox and other receivables transactions.

Returned Items

Returned deposited checks are processed as check images.

Our default process for returned deposited checks is to automatically redeposit all eligible returns under \$100; however, we can set-up your return processing instructions to either:

- Redeposit all eligible items regardless of dollar amount automatically, or
- Redeposit eligible items greater than a specific dollar amount automatically, or
- Redeposit none of the returned items

BMO mails copies of the returned substitute checks and paper advices to our clients on the same day we receive the returned item(s). We recommend viewing returned item images same day via the Check Imaging service available in Online Banking for Business. In addition, we can deliver copies of Return Advices and associated images of returned checks via fax and secured email. Other service options include charging alternate accounts and/or sending return information to alternate addresses.

Quality Control Checkpoints

We use operational and systematic processing controls to ensure that your specifications are met. Operationally, management relies on a combination of daily process measurements and quality sampling to monitor compliance with your specifications. Systematically, all client-specific edits, rules, and reports are controlled by a combination of Sort Pattern, Batch Type, Payment Type, and Client Processing Logs. Key Performance Indicators (KPIs) for error handling are tracked against stringent SLAs with our processing partner to ensure consistent high quality of service for all of our customers. The KPIs include:

- Keying accuracy
- Processing accuracy
- Transmission timeliness
- System availability

These performance measurements historically have been 99% or greater.

22. Collateral – All deposits in the Village’s name should be 110% collateralized in a monthly and annual statement and must be provided to the Village. Please provide your proposed Third-Party and your proposed Third-Party Collateral. Further details can be found in Exhibit A, the Village’s Investment Policy, Section VII. Suitable and Authorized Investments, Sub-section B. Collateralization.

In accordance with your investment policy, we will pledge approved securities (collateral) rated A or higher equal to 105% (US Treasuries & US Agencies) and 110% (Municipal Bonds) of the market value of the total deposit balance the Village of Orland Park maintains with BMO to secure your deposit relationship with the bank. The collateral will be placed for safekeeping and held in the name of the Village of Orland Park with BMO’s preferred third-party custodian, the Bank of New York Mellon. Please note that BMO and the Village of Orland Park already have a current Bank of New York Mellon pledge depository agreement and account in place which opened in December 2022.

- 23. Disaster Recovery Planning and Testing – In anticipation of a potential system failure, the Bank shall designate a recovery location that meets industry expectations with regard to the primary processing center. The alternate site shall be able to fully support normal daily activity, including deposit processing, image capture and electronic data transmission. Proposer should provide a detailed description of Disaster Recovery Plan and Testing and recommended options. The Bank will be required to test systems annually to provide recovery capabilities and preparedness, and shall provide a report to the Village of Orland Park on an annual basis.**

BMO's Business Continuity Management (BCM) program incorporates sound industry practices and fully complies with regulatory guidance. Our objectives include rapid recovery and timely resumption of critical operations following a wide-scale disruption or loss of a major operating location. We have a high level of confidence, through ongoing use of robust testing, that critical internal and contracted third-party arrangements are effective and compatible.

Our BCM program applies to business and technology functionality, and explicitly addresses the capabilities of material third-party vendors, suppliers, and business partners. Our plans are designed to ensure the viability of our organization, our critical business constituents, and our role within the financial services industry as a whole.

Our Business Continuity Plan (BCP)/Disaster Recovery Plan (DRP) **is tested at least once a year.** Our DRP testing results are confidential and for internal use only.

We Have in Place:

- A fully configured backup computer center.
- Pre-positioned and fully configured workstations to support operations and business recovery.
- Split operations (e.g., Wire Operations, Safekeeping, and Data Processing).
- Data synchronization (e.g., Wire).
- Dual instance online banking platform (load balances between two sites and directs users to the site with the most capacity).
- Hot site backup in place for all Clearing & Settlement activities.
- Geographic dispersal of operations, computer centers, and business units.
- Generators at principle operations, computer centers, and business unit locations.
- Dedicated business contingency locations.
- Diverse, redundant data and voice network.
- Communication linkages between all sites for service continuity.
- All sites are available for full processing within 24 hours.
- Onsite technicians for critical pieces of equipment; response time for service during equipment or power failure is two hours.
- Regular successful tests with the Federal Reserve Bank and third parties against recovery time objectives for key functions.
- Integrated testing for core clearing and settlement recovery in accordance with the Federal Financial Institutions Examination Council (FFIEC) guidelines.
- Financial and operational risk assessments of our critical businesses.
- Enterprise-wide rapid response notification system for crisis communications.

- Pandemic planning and preparations in compliance with FFIEC guidelines and by public health agencies. Preparations include, but are not limited to:
 - monthly virus monitoring
 - personal protective equipment (PPE) stored in all critical facilities throughout North America
 - strong remote access capabilities to support offsite work arrangements
 - key indicator considerations such as pandemic alert level, severity of employee absenteeism, and actions of local public health authorities

BMO’s BCM and Disaster Recovery teams work very closely with suppliers and internal teams in planning and testing to ensure that backup sites are available in a disruption. We also work with equipment suppliers to ensure the required equipment is available within recovery objectives. By using a network of site solutions, we can mitigate concerns regarding capacity issues and ensure the highest quality services for your operation.

Business Continuity Management Readiness Disclosure

BMO Financial Group (BMO), including its subsidiaries (BMO Financial Corp and other US affiliates), is committed to maintaining the highest degree of business continuity preparedness by developing, testing, and exercising viable recovery strategies and plans. Our BCM program evaluates the threats to each of our respective businesses and builds on our strategy to mitigate those threats on an ongoing basis, incorporating industry sound practices and applicable regulatory guidance.

BMO’s business continuity objectives include the ability to safeguard the interests and well-being of our clients, shareholders, and employees in the event of any type of emergency, disaster, or other unforeseen circumstances. We have established a framework that facilitates the rapid recovery and timely resumption of critical operations following any disruption to business. Our comprehensive business continuity strategy is designed so that critical processes and third-party arrangements remain effective and compatible. Furthermore, our firm’s technology structure is designed to enable recovery and maintenance of critical applications that support business processes.

Our Business Continuity Plans (BCPs) have enabled us to seamlessly continue business in the face of disaster—including events such as the COVID-19 crisis, the Rogers Communication outage, Hurricane Ian, and other significant events impacting BMO’s business operations. BMO’s hybrid work model allowed the opportunity to meet the needs of our clients and business, while enabling flexibility for the organization and our people. By balancing the needs of our businesses and our people, we are adapting how we operate to continue to support a flexible and inclusive environment at BMO. We are confident in our ability to continue to do so if faced with any crisis in the future.

The following are critical elements of our BCM program:

- **Communication/Notification:** The BCM program works in conjunction with corporate communications to communicate all crises and similar unforeseen events to clients, shareholders, and employees. BMO employs a diverse range of tools and resources for notification purposes. A rapid response notification system is utilized for crisis communications, and every BMO line of business can establish a respective status line to communicate with staff and business partners during a crisis-type event.

- **Contingency Sites:** We have core business contingency facilities with dedicated and fully configured workstations to support operations and business recovery in multiple strategically selected locations. These state-of-the-art facilities provide disaster recovery services and allow our senior managers the ability to lead through any unplanned event. Our business contingency locations are maintained at a state of readiness, and are tested by the respective business units, at a minimum annually. There are back-up generators at computer centers, major operation sites, and critical business unit locations.
- **Technology Resilience:** Our major computer systems reside within secure processing facilities and are backed up at a fully configured alternate data facility located in Canada. The primary facility is located approximately 58 miles from the alternate data facility. A variety of technology solutions are architected and implemented consistent with the service expectations of the business. Both the main and backup data centers have reliable power facilities delivered through multiple power lines and are provisioned with backup power capability, including uninterrupted power supply (UPS) and diesel-powered generators. The complexes also have redundant water supplies and redundant communication lines.
- **Plan Development:** Business units are required to identify processes and assign a criticality level to each process. This information is recorded as part of a Business Impact Analysis and stored in our online BCP tool. Financial and operational risk assessments are conducted to identify threats, vulnerabilities, and impacts. Business units evaluate the effectiveness of in-place controls and safeguards, and where necessary, implement appropriate controls to prevent, deter, or mitigate any identified risk.

Following the Risk Assignment, BCPs are established for each business function to both prepare for and manage through a business interruption. BCPs are updated on an annual basis or when a significant change occurs to the business. The BCP conducts regular Quality Assurance Reviews of BCPs to ensure recovery strategies are sound, and the plan components are in line with industry best practices and any applicable regulatory guidance.

- **Testing:** The Business Continuity Program Office facilitates integrated testing for core clearing and settlement recovery in accordance with the FFIEC Guidelines at a minimum once annually. Our businesses perform testing with the Federal Reserve Bank and third parties against recovery time objectives (RTOs) for key functions. We also participate in sponsored industry-wide testing.

- **Training:** To promote the knowledge and skills of industry-wide best practices of business continuity, ongoing training is provided to executives, employees, and contractors. Training helps to develop a motivated, skilled and effective workforce. Our training is supported by annual mandatory compliance testing for all personnel.

The Business Continuity Program Office has established an internal BMO website to serve as a tool for providing informational resources pertaining to disaster recovery and business continuity and sponsors a variety of educational awareness and training development initiatives. BCP Meeting Forums and Communications are developed by the Business Continuity Program Office, which allows business continuity coordinators to keep informed of ongoing business continuity issues, current events, and to better plan and prepare for future crisis and business disruptions.

24. Cybersecurity – The proposal should include a summary of your bank’s approach to cybersecurity and confirm to relevant State and Federal regulations and PCI Compliance. Also please address your bank’s approach on the ISO 270001 standards relating to Information security, cybersecurity and privacy protection.

Information security is integral to BMO’s business activities, brand, and reputation and has strong and robust processes in place to protect customer data. BMO’s IS Program is designed to comply with applicable information security guidelines and is based on industry standards including that of the National Institute of Standards and Technology (NIST) and ISO 27001:2013. BMO implements NIST Cyber Security Framework, which is a risk-based approach to managing cybersecurity risk.

Our Information Security Management System (ISMS) is also certified compliant to ISO 27001:2013 by an independent organization, BSI. As part of this framework, BMO has developed and implemented various policies, standards, procedures, and guidelines that are in alignment with NIST and ISO 27001 requirements. BMO reviews these components on a periodic basis to maintain relevance and keep up with the latest risks.

In 2018, we reviewed the excellence for threat prevention and preemption, detection of anomalous behavior, and response readiness. The result was the creation of an industry-leading Financial Crimes Unit (FCU) in January 2019 that’s responsible for managing all aspects of cybersecurity, information security, internal and external fraud, and physical security. We now have the added benefit of integrative coordination across the businesses and functions, with intelligence-led horizontal collaboration and more rapid recovery—across all threats and throughout their life cycle. We brought the right activities together to effectively address financial crimes that pose business, regulatory, and reputation risk to BMO and advance our incident response capabilities. BMO’s FCU now helps activate layers of protection to safeguard our clients, our critical partners, and the bank from current and emerging security threats, fraud, and cyber-related crimes.

Financial Crimes Unit

Launched in January 2019, **BMO Financial Crimes Unit (FCU)** set a new benchmark for the banking industry by creating a 21st-century model for global security – bringing together IS, fraud management, physical security, and crisis management into one cohesive team.

Our FCU uses a global team of more than 1,000 experts with members in Canada, the U.S., the UK, and Singapore.

This “Follow the Sun” operational model provides for highly effective 24/7/365 coverage against threats while also expanding BMO’s understanding of diverse political and socioeconomic contexts.

This highly collaborative approach combines world-class technology and human capital to ensure that BMO can best prevent, detect, analyze, respond, and recover from all threats aimed at the bank, our clients, correspondent banks, and partners.

BMO maintains 24/7 security monitoring and alerting systems to protect our bank's data.



When our clients report fraud on their bank accounts, our employees refer to an internal playbook that provides guidance on what to do when a commercial client experiences fraud. Our Relationship Managers report fraud to our Enterprise Fraud Management (EFM) team who records the fraudulent event in a case management system. EFM will send a notification of receipt to BMO's fraud reporter and advise that a review is underway by a lead investigator.

The EFM then determines if immediate steps are required to prevent additional fraud, including suspending access to our online banking platform. In the case of wire fraud, the EFM will initiate recovery and contact the beneficiary's financial institution to coordinate the return of funds.

Our front-line employees are our first line of defense against fraud. In addition to mandatory learning and training courses for all BMO employees, the EFM provides supplementary training and learning to FCU employees as the fraud landscape continually evolves. Our commitment to fighting fraud is evident as our FCU was recently [awarded gold for Best Unique and Innovative Learning Program](#) by the *Brandon Hall Group Past Winners of The Excellence Awards - brandonhall.com* (keyword search "BMO"). Our FCU provides ongoing training via live learning and a broad library of virtual resources for our employees to develop and maintain skills needed to protect our clients, our business, and our reputation from emerging threats.



Our FCU is headed by Larry Zelvin, who joined BMO Financial Group in 2019 from Citigroup, Inc., where he was Managing Director and Global Head of Cyber Security. Larry has an impressive background as he was previously [Director of the National Cybersecurity and Communications Integration Center at the U.S. Department of Homeland Security](#) and [Senior Director for Response, National Security Council, The White House](#).

BMO's technology budget is on average close to \$2 billion annually. The nature of the spend is fully aligned to our strategic priority of "Digital First", which focuses on speed, efficiency, and scale. Digital First, led from the top of the house, provides an operating model that encourages employees across all bank groups to partner on client outcomes end-to-end. This requires leadership on multiple dimensions: product ownership, technology, people and culture, and finance. It is centered on building a digitally enabled, future-ready bank with leading efficiency, profitability, and loyalty – all powered by a winning culture and driven by [our Purpose](#).

As a leading North American bank, we're driving forward with energy and confidence: because the stronger we perform, the greater our ability to turn our progress into progress for our customers, our clients, the communities we serve, and our shareholders.

The values that we're pursuing to in-turn provide clients with the best value include:

1. Reducing unnecessary complexity.
2. Increasing speed of delivery.
3. Keeping costs low.

Digital is more than just a channel—it's how we help our clients win.

25. Overdraft Provisions – Every effort will be made to eliminate overdraft situations. If this situation arises, the proposal should include any and all Bank policies regarding overdraft charges and handling procedures.

Since daylight overdrafts occur from time-to-time, BMO will establish an internal monitoring facility that will allow the Village to continue daily processing in the event of a daylight overdraft. There are no fees associated with intra-day overdrafts. In the event a daylight overdraft exceeds the internally established credit guidelines, your Relationship Manager will be engaged to evaluate any additional approvals needed to execute a wire transfer or ACH file. Daylight overdraft positions are calculated based on our deposit system's available balance for the originating account.

End-of-day overdrafts are evaluated on an account-by-account basis. Should an end-of-day overdraft occur in one of The Village's accounts, your Relationship Manager will contact you directly and determine the course of action to cover any shortfall. If end-of-day overdrafts are left unfunded, a ledger balance overdraft and an uncollected funds overdraft will result in a daily charge assessed for each. BMO charges for uncollected funds usage, which is calculated as an interest charge on the negative collected funds balance for the month at a rate of "Prime" + 4.0%. Uncollected Funds fees and Overdraft fees can be offset by the earnings credit allowance.

BMO can accurately measure a real-time available balance for determining whether a daylight overdraft exists in a single account. We do not normally consider all deposit accounts in a relationship when determining daylight overdrafts. The Village will have access to the same deposit system available for balance information through the Account Information service in Online Banking for Business.

26. Online Banking Services – The selected bank must provide secure online access to a web-based cash management system (Real Time), enabling the Village of Orland Park to receive and transmit financial information online. Proposers should include a detailed description of the functionality and security offered, including multifactor authentication, through the online banking platform the on-line services the bank offers. The functionality desired in the system includes, but not limited to:

- **View real time account balances and deposit detail**
- **View transaction details (e.g., deposits, checks paid)**
- **Transfer funds between accounts**
- **Initiate transfers, wires, or ACH transactions**
- **Perform check inquires**

- **Check Return Management**
- **Review Lockbox detailed information**
- **Initiate online stop payment orders**
- **Review Positive Pay Decisions**
- **Decision Positive Pay and ACH Positive Pay exceptions**
- **Manage Users**
- **Run, save and schedule a variety of standard and customizable reports**
- **Download transactions and report data to Excel file format**

The Village of Orland Park’s IT Department must review and approve all services utilized by the Village. Please provide the bank’s fraud prevention measures with regard to on-line banking.

The Village can continue to use BMO Online Banking for Business.

Online Banking for Business

BMO’s Online Banking for Business provides access to all our online treasury management services. This application provides a fully integrated and secure, browser-based (HTTPS) service that makes managing your banking easier. The system is flexible, allowing each user to customize their Homepage widgets and the Village can subscribe to the online services that best meet your requirements. Below is the inclusive list of services available:

Online Banking for Business Services	
Account Information	<ul style="list-style-type: none"> • Report preference settings • Transaction Search and Groups • Reports: Detail, Summary, Reconciliation, Cash Position, Sweep, and Custom • Cash Flow Forecasting Tool • Loan Balance and Transaction Reporting • Cash Concentration • Check Imaging • ERD (Electronic Report Delivery) • eStatements • File Transfer Facility (FTF)
Payments & Receivables	<ul style="list-style-type: none"> • Account Transfers • ACH Debit/Credit Origination • Lockbox Imaging • Recon Management • Fraud Controls • Stop Payment • Tax Payment • Wire Payment • Zelle®
Foreign Exchange, Securities & Trade	<ul style="list-style-type: none"> • Safekeeping • Foreign Exchange • Trade Finance • Liquidity Portal

Online Banking for Business Services	
Administration	<ul style="list-style-type: none"> • Alerts * • My Profile • Company Profile • Manage User • Manage Approvals • Mobile Approvals • BMO Marketplace/Xero Integration • Audit Reports
Help Center	<ul style="list-style-type: none"> • Powerful search functionality – ability to find answers fast • Services logically grouped by product, activity and search bar • Easy to follow format – bit sized step by steps and short task-focused how-to-videos • Includes a Getting Started Hub for training and self-service

* Set alerts/reminders that are delivered quickly to your email inbox

Online Alerts

Online Banking for Business (OLBB) Subscriptions
<ul style="list-style-type: none"> • Alerts are sent to the email address setup in your OLBB User Profile • Each Alert type has one centralized setup • Incoming Wire, ACH Debits, and ACH Credits alerts reside under Account Information alerts

Activity	Threshold	Incoming	Outgoing	Pending Approval	Change	Success/Failure	Alert Set Up
Wire		•	•	•			Online Banking for Business Admin*
ACH	•	•	•	•			Online Banking for Business Admin*
ACH Fraud Filters and Exceptions		•		•	•		Bank
Online Banking for Business Administration: Users				•	•		Online Banking for Business Admin*
Account Balances	•						Online Banking for Business Admin*
Transactions	•	•	•				Online Banking for Business Admin*
File Transfer Facility Transmissions		•				•	Online Banking for Business Admin*
Positive Pay Exceptions		•					Bank
eStatements		•					Online user self-enrollment
EDI Collections		•					Bank

* These alerts can be set up by your OLBB Administrator

Your users can access Online Banking for Business 24 hours, 7 days a week from any device with an internet connection. We recommend the following browser experiences:

- Google Chrome, most recent stable version
- Mozilla Firefox, most recent stable version

- Apple Safari versions 5.x, 6.x, and 7.x on Mac OS X

Power. Performance.
Personalization.

Online Banking for
Business helps
manage your cash
flow...easily!

Online Banking for Business offers flexibility in formatting account information based on your specific needs. Special reporting filters allow you to sort the information into subsets of BAI codes or transaction types, such as wire transactions or lockbox transactions. You can create month end reports to isolate information that is of particular importance. Verify the status of payments and receivables. Receive alerts for incoming transactions. Make electronic payments and transfer funds between accounts in seconds. Instantly move deposits from regional offices to your central account, all via the Internet. Personalize your dashboard to see the important information first. Managing cash flow has never been easier.

Daily transaction viewing and reporting functionality is available in the **Account Information** service via Online Banking for Business. [The Village has access to 12 months of balance and transaction history with the option to upgrade to 24 months for an additional charge.](#) Search for specific transactions, by date or by type, create groups of accounts, and access a variety of flexible report templates that you can customize to your needs.

- Previous day's account balances and transaction details are available as early as 6 a.m. CT.
- Current day account information is available in near real-time, which is refreshed every 15 minutes.

View check images of those deposited and paid by clicking on the specific item. You can select the level of detail desired by balance summary or credit and debit detail and examine individual check detail. The system can sort information according to transaction types and export in a format to assist with your reconciliation process.

BMO Application Programming Interfaces (APIs) will help you connect directly to your Online Banking for Business account from your application of choice. Whether you want to see your latest account balances in your accounting software or build an app to analyze your cash flow, our intelligent APIs make it easy to connect to your Online Banking for Business accounts for access to real-time balances and transaction history. And because they use BMO's bank-level security, you can trust that your data is safe.

BMO Developer Portal

- Test and build in our playground environment whether you're an existing or prospective client.
- Learn about our APIs, how they work, and the best way to implement them. This can be done within our developer portal with no cost or risk prior to moving to production.
- Test within our sandbox hosted on the developer portal, or use unique credentials generated in the portal to test from your own application.
- Remove the risk of going live without enough testing by leveraging the developer portal and building with production-like data.

Suite of Production APIs

- **Authorization:** Using industry leading OAuth 2.0 to authorize access to your Online Banking for Business account information, you'll be able to use existing Online Banking for Business login credentials to identify yourself and create a connection between Online Banking for Business and your application.
- **View Account Balance and Transaction Information:** Retrieve real-time account balances and transaction data (same day to 12 months of history) from all of your authorized Online Banking for Business accounts.
- **Retrieve Check Images:** Search for and download the latest images of deposited checks and other items.
- **Validate Account Information:** Quickly verify account owner information and check the risk level of up to 500 accounts in real-time – before you set up a transfer.
- **Payment Initiation APIs:** Are in development and slated for a 2024 release.

Customizable Report Options let you select the information you need. User-friendly search tools make it easy to identify specific transactions and information quickly. When you generate the report, you will have these filter options:

- Select the date range and sort by:
 - Date
 - BAI
 - Transaction Description
 - Debit or Credit
 - Bank Reference
 - Customer Reference
- Select your output details
- Filter by transaction
- Highlight debits or credits by using 'greater than, less than, or equal to' thresholds
- Generate report templates and save them as a "Custom Report"

Each report displays data for the accounts and dates you select. You can obtain near real-time balance and activity reports for an unlimited number of your BMO accounts, automate your reporting procedures, and retrieve account history through tools that support your Account Information management.

The Account Information service includes six standard reports to help you keep track of all your accounts:

Online Banking for Business Reports	
Detail Report	All transactions cleared through an account for a specific timeframe; does not include balance information
Summary Report	Balances, summary amounts, and detailed transaction information for a specific timeframe
Reconciliation Report	All transactions cleared through an account on the specified processing or value date, including balances

Online Banking for Business Reports	
Cash Position Report	A snapshot of all balance and summary information on accounts
Sweep Report	Displays balances and rates of return for sweep accounts
FCCS/FBPS Detail Report (Canada only)	Detailed FCCS/FBPS transaction information; does not include balance information
Custom Report	Tailors any of the above reports to suit your business needs; user can 'save as' a shared template

Users can then export the account information using these standard file formats:

- BAI (Bank Administration Institute)
- CSV (Comma Separated Value)
- ISO 20022 CAMT (camt.052 for current day and camt.053 for previous day)
- Quicken and QuickBooks
- XLS
- PDF

We understand that Cash Flow Forecasting is a tool that empowers you to visualize your historical as well as future balances and transactions, enabling you to plan ahead and simulate situations to better understand your future cash flow needs. Within the Account Information service of Online Banking for Business, you will have the ability to perform **Cash Flow Forecasting**, which provides weekly, monthly and yearly forecasting capability in addition to the daily reporting views. You'll be able to:

- Visualize historical and future balances and cash flows on a graph with the option of daily, weekly and monthly views
- Consistent experience with Account Reporting such as the ability to select existing Account Groups on the visualization graphs as well as the ability to plot 'Available Balance' for USD accounts
- Create expected cash flows for future dates to visualize expected balances for those dates
- Download your cash flow visualization in a PDF or your expected cash flows in an Excel
- Create your Yearly plan and track your expected balances and transactions against it
- Compare your expected balances and transactions against your actuals for the same period last year in the same view
- Simulate "What if Situations and Scenarios" for your business and compare them against your baseline expectations to compare alternative outcomes in future
- Quick and bulk upload of all your expected transactions using a file
- Automatic forecast of future dated scheduled Online Banking for Business transactions on Cash Flow significantly reduces effort and makes planning extremely simple and intuitive
- Your Online Banking for Business scheduled transactions from the following services will be imported automatically to Cash Flow forecasting:
 - Automated Clearing House (ACH) (U.S.)

- Electronic Funds Transfer (EFT) (Canada)
- Wire Payments
- Interac e-Transfers® (Canada)
- Tax Pay and Bill Pay (U.S.)

The Online Banking for Business **Account Transfer** service makes it easy to allocate funds and strategically manage cash. You can transfer funds between domestic BMO accounts or between BMO (Canada) and BMO (US) cross-border accounts in near real time.

The Account Transfer service is available 24/7 and allows you to:

- Transfer funds in real-time for the same day or up to 365 days in the future
- Create and complete up to 50 transfers at once
- Individually assign the scheduled transfer time; you can assign different times to each transfer occurring on the same day, allowing for staggered transfers to potentially prevent overdrafts
- Create templates containing one or many transfers for recurring use on a single transfer page
- Set up recurring transfers with frequencies including; daily, weekly, bi-weekly, monthly, and quarterly
- Use the bulk update feature to update more than one transfer at a time
- Modify or delete future-dated transfers
- Choose whether to add levels of approval or BiometricID or BMO Passcode authentication to be required when confirming your transfers
- Generate transfer summary reports for transfer activity, which includes transfer history for the past 12 months (two-year history available upon request for additional fee)
- Export reports into HTML, CSV, XLS, and PDF

The Online Banking for Business **Wire Payments** service is an intuitive, user-friendly solution with extensive, real-time editing capabilities that reduce the risk of upfront errors and repairs. The online search capabilities allow you to access the full directory of routing instructions for banks around the world. In addition, our wire payments service is fully integrated within the Online Banking for Business service, allowing you to access your account information and reporting in real-time, rather than having to wait for periodic updates from a batch file processing system.

The ability to initiate multiple wires from templates as well as use File Imports speed the process even more and permit you to initiate several wire payments with the least amount of effort, while still providing the greatest amount of control.

The flexibility and ease of use allows for the creation and approval of wire payments through both free-form entries and/or template-based wire payments. The system allows multiple levels of approval.

Streamlined initiation and approval screens

Wire payments can be value-dated up to 365 calendar days into the future and once completely approved by your Corporate Administrator, they are stored on our wire payment system and processed on the appropriate date. Users who are entitled to create freeform wires, create templates or modify wires will automatically be able to save a list of favorite banks that they use most frequently when sending wires.

An easy-to-use administrative tool lets **your Corporate Administrator** set up, copy similar users, and delete users in seconds. These administrative tools also help you manage risk by controlling who has access to your account information. Create customized user profiles, assign individual access to accounts and services, and determine what levels of information users can access. Depending on the limits and controls assigned to a user, additional approval(s) may be required to complete a transaction.

Your Corporate Administrator will determine the privileges afforded to each of your on-line banking users and control the number of approvals necessary for each transaction type. If enforced, the following limit types may prompt additional approvals to complete a transaction:

- Daily cumulative initiation limit
- Daily cumulative approval limit
- Free-form transaction initiation limit
- Free-form approval limit
- Template transaction initiation limit
- Template transaction approval limit

A transaction will not be considered completed until the defined number of approvals has been obtained. A user who created or last modified a transaction generally may not be able to approve it. Segregation of duties is maintained by this requirement. Should a transaction be modified during that approval process, all approvals received to that point will be removed and the transaction will revert to the beginning of the approval process.

Once wire payment instructions have been initiated and approved, you will receive immediate confirmation, including payment details and reference numbers. To track your wire payment activity, you can access reports to review the details of historical transactions for up to 12 months with an option to save transaction details for 24 months for an additional fee.

BMO is both a “sending” and “receiving” bank with Nacha - The Electronic Payments Association. We have the expertise the Village requires for managing your ACH processing.

We offer a comprehensive suite of **ACH credit and debit services** including Preauthorized Debits, Direct Deposit Payroll, Concentration Services, Debit Block and ACH Positive Pay Services,

Tax Payment Services, EDI Collection and EDI Origination services. Through the Online Banking for Business system, we offer two options for ACH initiation:

- 1) Import ACH file transmissions through the **Online ACH** service of Online Banking for Business. Users can initiate ACH credits or debits as needed with future dating that is allowed up to 30 days. To increase efficiencies and reduce the risk of keying errors, users can create one-time payments and schedule them to be released at regular intervals (weekly, monthly, quarterly, etc.).
- 2) Upload a Nacha file into Online Banking for Business through the File Transfer Facility (FTF).

Alternatively, to originate a large number of ACH payments, the Village can perform a **Direct Send ACH file transmission** to BMO. For this method of ACH, you will first need to create your own Nacha formatted file, which can be done through your accounting system or ERP software. Direct Send allows you to achieve straight through processing of your payments from initiation through settlement. Entries can be future dated up to 60 days. Your information is transmitted securely using the most up-to-date security technology available.

We offer a comprehensive suite of communication options to meet your specific requirements through our partnership with OpenText, giving the Village flexibility in selecting the communication protocols to meet your needs when sending us ACH files. OpenText operates a highly reliable, secure global network services platform. We provide these communications protocols:

- File Transfer Facility (FTF)
- HTTPS
- Secure FTP (File Transfer Protocol using SSL or SSH)
- Applicability Statement 2/3 (AS2/AS3)
- Virtual Private Network (VPN)
- FileAct (using SWIFTNet platform)

ACH files are processed in “windows” throughout each business day (Central Standard Time). Processing windows allow time for any file exceptions/issues to be resolved (e.g., exceeded limit, bad file, missing control totals).

Please note our processing deadlines below for originating ACH transactions:

	Same Day via Secure Transmission (out to the Fed)	Same Day via Online Banking for Business ACH Service (out to Fed)	Same Day (on-us only)	Next Day via Secure Transmission	Next Day via Online Banking for Business ACH Service
Settlement Line Clients	2:15 p.m. CT	2 p.m. CT	7 p.m. CT	8 p.m. CT	8 p.m. CT
Prefunding Clients (funds must be available in account prior to processing)	12:30 p.m. CT	12:15 p.m. CT	(same as the next day deadlines)	5:30 p.m. CT	5:30 p.m. CT

* Please note we recommend transmitting your ACH 30-60 minutes prior to the disclosed cut-off time for next day transactions to allow additional time for unexpected issues.

Within the Online Banking for Business portal we recommend using the **Stop Pay/Check Inquiry** service to initiate and manage online stop payments. You will have 12 months of paid check history included. Users can search and view specific check paid activity for a single date or date range. You will have the ability to place or cancel stop payments in real time, ultimately mitigating the risk of check fraud. The ‘Stop Term’ is available in 12, 24, or 60 months. Stop payments are not automatically renewed; however, the Village will be able to renew online using the manage stop report.

The **Positive Pay/Reconciliation** service in Online Banking for Business will provide the ease and flexibility to investigate and make Positive Pay payment exception decisions in an integrated image-based environment. Built-in security features ensure only authorized individuals are making critical payment decisions. Multiple authorization controls are available if you need additional security. You will have the ability to set up different approvers according to check ranges. You will also have the ability to require a second approver for Positive Pay exception items over a specific dollar threshold. Manually issued checks and voids can be inputted through the Reconciliation service.

With our Positive Pay service, we offer **Same Day Teller Positive Pay** at the teller window. This helps protect our business clients. Within one hour of successful check issue file uploads or manual issues and voids entered in Online Banking for Business, our teller system will quickly recognize these items. The system will verify dollar amount and serial number on all checks cashed at the teller line. With our Enhanced Payee Verification, the system also checks payee name alterations before they are cashed at the teller line.

Check Imaging gives you quick, easy, and secure access to high-quality check images that provide the information you need and fulfills your historical archive needs. The system scans, indexes, and digitally stores checks for easy retrieval. In BMO Online Banking for Business, entitled users can view check images and perform individual or multiple image searches by transaction date, dollar amount, or check number. You can expect:

- Immediate access to check images
- Search and retrieve images of processed checks at your convenience
- Reduce the time staff may spend on retrieving check copies
- View exceptions when combined with positive pay services
- Images are stored in our archive repository for seven years

Three Options for Check Image Delivery

Three options for Check Image Delivery

BMO Online Banking for Business	View, search, download and print images via Online Banking for Business. Access paid, deposited, or returned deposited (chargeback) images, with a seven-year archive. Includes access to view images within account reporting too.
eDelivery with Image Viewing Software	Check image and index information is downloadable through a secure mailbox. This includes the image viewing software where you can easily search for images.
eDelivery Bulk XML file	Automatic bulk file transmission. Best option if you issue a high volume of checks. Images must be viewed on your own in-house image viewer application.

The **Lockbox Imaging** service allows you to enhance your receivables management with timely access to online images of your lockbox remittances. Make informed decisions with online access to images of your checks, stubs and other correspondence that can be scanned the same day we process your remittances. Advanced imaging solutions are available at each of our Lockbox sites, so checks and any accompanying remittance documents can be viewed online within minutes of processing. Images are stored for up to 90 days with an option of seven years. This means you can enjoy fast, convenient access to your receivables information and reduce the cost of storing and archiving paper.

Cash flow management is not just about deposit accounts. **Loan Reporting, Payments and Draws** are available in BMO's Online Banking for Business platform to provide you with increased flexibility. Online Banking for Business allows access to loan balances as well as the ability to pay and draw on your loan accounts, based on eligibility.

Features & Advantages

Maximize your cash management decisions

The Loan Reporting, Payments, and Draws service provides:

- An easy and efficient way to manage your BMO loan accounts
- Ability to make payments to and initiate draws from your loans online
- Online visibility to view payment schedules

Access the information you need

- Access to your outstanding and available loan balances in one central location from the Online Banking for Business homepage
- Detailed loan information: projected principal, interest, escrow and late fees due
- Loan detail with transaction history can be exported into a PDF or CSV file
- 60 days of loan activity is available

How it Works

Eligible clients can initiate payments from and draws directly into their BMO checking account using the loan payments and draws service. Your Corporate Administrator must provide the individual user access to the loan payments and draws service and designate the associated accounts.

Additional features include:

- The ability of submitting up to 30 pay and/ or draw transaction at the same time by using the multiple transfer screen
- Users can set up templates for repetitive pay and draw transactions

For additional security, the Administrator has the option of requiring approvals after the pay or draw has been submitted. The approval requirement can be set anywhere from one additional user to four, depending upon your preference.

Our **Electronic Report Delivery (ERD)** service available in Online Banking for Business allows you to choose to receive your ACH return and redistribution and other reports online. Your designated Primary Corporate Administrator (PCA) controls the report access assigned to each user.

Our **eStatement** service is web-based to provide you with convenient access to electronic copies of all types of statements online. Accounts and services with available eStatement delivery include:

- Checking accounts
- Money market account
- NOW accounts
- Savings accounts
- Multicurrency accounts
- Account analysis statements and notices
- Account reconciliation reports

Quicker delivery means faster review and reconciliation, saving you time



eStatements are available within 24 hours of issuance giving you more control over your statement data. Set up email alerts to notify you when statements are available. eStatements are archived and searchable for up to seven years, beginning on the date of your implementation. Download your statements in a protected PDF format or in CSV format for easier manipulation and investigation; you may also download multiple statements to one zip file. Share information by setting up users with eStatement access in BMO Online Banking for Business or by distributing the statements via your company email.

AutoConnect - Streamline Your Processes with Automated Connectivity

AutoConnect securely automates the downloading of account information and transaction reports as well as the automatic upload of payment files. AutoConnect automatically logs you into Online Banking for Business, retrieves files and reports, and saves them to any folder on your desktop or network. This service can also send this data to a printer or email it to a distribution list, all this without the need for a modem/TTY or FTP.

AutoConnect makes it convenient to automatically exchange reporting and transaction information between Online Banking for Business and your PC, treasury workstations, cash forecasting tools, ERP, A/R, and A/P systems. You can customize several options for data delivery reaching all critical personnel and export reports as BAI, CSV, ISO 20022 camt.052/.053, or PDF files.

Online Banking for Business Scheduler - Streamline Your Processes with Automatic Report Generation

The Scheduler allows you to automate and schedule when you will receive your Account Information reports in either BAI, CSV, or ISO 20022 camt.052/.053 formats via one of the bank secure transmission methods (FTF or an OpenText mailbox – SFTP, VPN, AS2/AS3, FileACT).

The Scheduler is an enhanced alternative to Direct Transmissions with its flexibility.

Features:

- Schedule previous day files (includes Wire and ACH details) in the U.S. as early as 4 a.m. CT with daily, weekly, or monthly frequencies

- Schedule same day files (includes Wire and ACH details) between 6 a.m. and 7:30 p.m. CT with the option of delivering a file as frequently as every hour
- Files containing both BMO (U.S.) and BMO (CAN) accounts can be generated

Benefits:

- Customize the data you want for each report. Choose from transaction, balance, and summary data
- Tailor the delivery frequency of each report to meet your needs
- Update your own internal accounting system with automated delivery of information
- Receive expanded transaction details, such as beneficiary, originator, and addenda information for wire and ACH transactions

Security Features & Controls

BMO’s Online Banking for Business online portal service uses multiple levels of security to protect all your information and transactions, limits access to your accounts, and guards against unauthorized entry into BMO’s system. To maintain maximum confidentiality, company profiles, user profiles, and passwords are established. Online Banking for Business users are required to use secure authentication to authorize the movement of funds. In addition, the system times out if there is no activity after 30 minutes.

Your **Primary Corporate Administrator (PCA)** can assign dollar limits to users and secondary approvals will be required for payment transactions. The Village can establish dual administrators, which we recommend, where all changes must be reviewed and approved. To monitor portal usage, the PCA will have access to these audit Reports:

Online Banking for Business – Audit Reports	
User Access Change Report	Shows user ID, action, section, change type, executed by, executed date, approved by, and approved date
User Detail Report	Shows user profile, user services, user accounts, and settings for all entitled services
User Activity Audit Report	Shows user ID, name, activity – login, navigation, logout, actions, details, date/time
Alert History Report	Shows history by user of their alert events for subscribed services, such as incoming transactions, outgoing ACH/wires, pending approvals, balances, etc.

Online Banking for Business protects our clients’ accounts with these security controls:

- Firewalls protect the application, servers, and client data from unauthorized use
- 256-bit encryption is used throughout each session
- Multifactor authentication is built into the online banking platform; access is controlled by two sets of IDs and a password
- Requires secondary authentication to authorize fund movement either through SecurID, biometric identification, or BMO Passcode (e.g., Biometric identification requires face, fingerprint or voice recognition registered through a mobile device, and BMO Passcode is a software-based token that generates a security code)

- Institution ID and password (assigned by BMO)
- Unique User ID and password (assigned by your corporate administrator)
- Password changes are enforced based on parameters setup by your corporate administrator
- Access is denied after more than three incorrect password attempts until reset by your corporate administrator or BMO

Additionally, to help protect against online fraud we offer a free download of **IBM Trusteer Rapport¹** software. It is easy to install and works with your existing firewall and anti-virus protection to ensure access to the genuine Online Banking for Business site.

Security

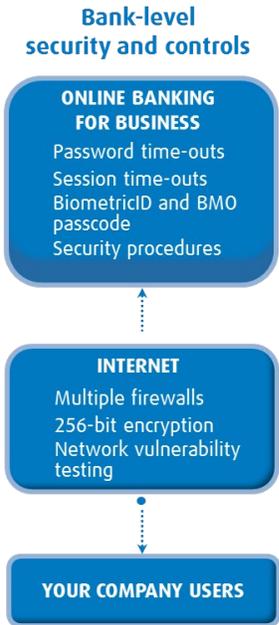
We protect your private financial information with a comprehensive Federal Financial Institutions Examination Council (FFIEC) compliant, multi-level security framework that includes password management, system controls, multi-factor authentication, and approval for payments. You also have added control over the “who, what, when and where” of your daily treasury management. Flexible administration tools allow your designated corporate administrator(s) to manage users, set dollar limits on payments, and define the services and accounts accessed by your employees. For additional audit controls, enable dual administration to require approvals for all administrative activity.

We work hard to protect you and your company.

Our security and fraud protection options will help you:

 <p style="color: #0070C0; font-weight: bold; font-size: 0.9em;">Manage your users</p> <p style="font-size: 0.8em;">Control your users' payment limits, set payment approval levels and reduce your risk of errors and fraud by segregating their duties.</p>	 <p style="color: #0070C0; font-weight: bold; font-size: 0.9em;">Guard your information</p> <p style="font-size: 0.8em;">Strong encryption and firewalls disguise your account information and protect it from unauthorized access.</p>	 <p style="color: #0070C0; font-weight: bold; font-size: 0.9em;">Approve payments securely</p> <p style="font-size: 0.8em;">Use your fingerprint, face or voice to securely confirm your identity. Or, generate unique one-time security passcodes directly on your computer.</p>	 <p style="color: #0070C0; font-weight: bold; font-size: 0.9em;">Get instant alerts</p> <p style="font-size: 0.8em;">Stay informed and in control of your balances, transactions and user activity with instant email alerts.</p>
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¹ Downloading and Use of the IBM Trusteer Rapport software is governed by the terms of the Trusteer Rapport license agreement, which is provided with the software. BMO makes no representation or warranty respecting the software or the IBM Trusteer Rapport website. BMO is not responsible for any difficulties, consequences, costs, claims, damages or losses arising in any way whatsoever out of the downloading or Use of the software. ®* Trusteer and IBM Trusteer Rapport are trademarks or registered trademarks of Trusteer, an IBM Company. "IBM" and the IBM eight-bar logo are registered trademarks of IBM in the United States and other countries. BMO business checking account required.



Bank-Level Security and Controls System Security

- Multiple firewalls protect the application, client data and computer hardware from unauthorized access
- 256-bit SSL encryption is used throughout every session to protect data transmitted to and from the bank
- Default sessions time-out after 30 minutes of inactivity
- All movement of funds require secure authentication by the user to authorize the transaction
- Network vulnerability testing is regularly performed
- Minimum two authorized users are required to execute payments

Bank Procedures

The bank controls:

- Set up of the Primary Corporate Administrator (PCA), based on instructions from an authorized company representative authorized to sign on the account
- Assignment of services and accounts to the corporate administrator
- Password resets for the corporate administrator

Password Management

- Access is controlled by two sets of IDs and a password:
 - Company ID (assigned by the bank)
 - Unique user ID and password (assigned by the corporate administrator)
 - Password (self-serve)
- Forced system password complexity requires that all passwords must have between 8 and 50 characters, and a minimum of:
 - One upper case and one lower case
 - One special character (e.g., !@\$%)
 - One number
- Password reset meter and criteria checklist provides real time feedback on password strength, along with a CAPS lock indicator when typing in a password field
- Access is denied after three incorrect password attempts; the user is alerted to the number of attempts remaining before lockout

Create a new password

Enter and confirm a new password, you will use it moving forward to access Online Banking for Business.

New Password:

Password strength: **Strong** ■ ■ ■ ■

Password must include :

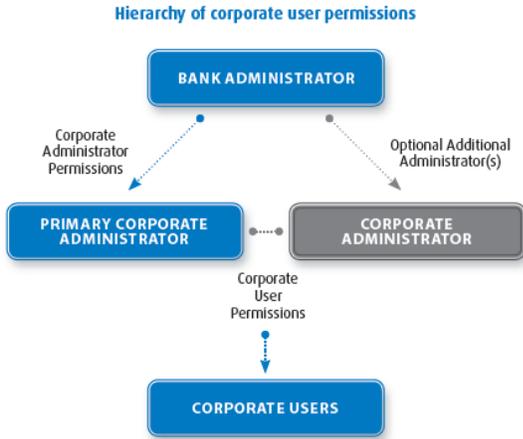
- ✓ At least one uppercase letter
- ✓ At least one lowercase letter
- ✓ At least one special character (!, #, \$, %)
- ✓ At least one number
- ✓ Between 8 and 50 characters

Confirm Password:

[Cancel](#) [Confirm](#)

- Reset Passwords from the Online Banking for Business sign in page sends a temporary password to the user’s email to use to sign-in, which once entered will then text a one-time passcode (OTP) to their mobile number in their profile.

Customer-Level Security and Controls



Your designated corporate administrator(s) control your Online Banking for Business security settings and permissions.

Beyond assigning services to individual users, administrators assign report access, account access, dollar limits and approval settings within each service. Administrative activities/requirements vary depending on the individual service.

To protect you from online fraud, we offer a free download of **IBM Trusteer Rapport** software. It is easy to install and works with your existing firewall and anti-virus protection to ensure access to the genuine Online Banking for Business site.

The Online **Help Center** provides you with easy ‘on-the-spot’ online help. The Help Center is a searchable support hub that makes finding answers fast and easy. Simply pick your service and choose from our list of common tasks and activities.

Step-by-step instructions and how-to videos will help you complete your task quickly. For more in-depth guidance, click *“Show Me How To...”* at the top of the site for an interactive walkthrough of common tasks – such as setting up a new user or completing a transaction. All questions featured inside the Help Center can be shared, meaning any user can email or copy a link to a question, making it even easier to access and distribute BMO’s self-help. BMO also offers **Live Chat** functionality in the platform, which is a virtual conversational tool for FAQs supported by live agents through digital chat via your secure Online Banking for Business session.

Self-help is at your fingertips.

On-demand video courses
New to Online Banking for Business? Sign up for a new service? The **Getting Started Hub** will help you master everyday tasks - at your own pace.

Personalized training
Tell us what you want to learn about, and our experts will build a **live, one-on-one training** session tailored to you.

Quick answers in-the-moment
The Help Center includes step-by-step instructions and how-to videos to help you complete your task quickly and easily.

Welcome to the **Getting Started Hub**

Get the guidance you need with on-demand video courses and personalized training.

On-Demand Video Courses

<p>Online Banking for Business</p> <p><small>Learn about Online Banking for Business, our help options, and how to sign in for the first time.</small></p>	<p>BMO DepositEdge</p> <p><small> Easily scan, review and deposit checks using your desktop scanner and Online Banking for Business.</small></p>	<p>ACH Payments</p> <p><small>Quickly send and collect money across the U.S., without the need for checks, wire payments or credit card networks.</small></p>
<p>ACH Fraud Control</p> <p><small>Help ensure your payments are safe by utilizing Positive Pay, control totals, and other fraud mitigation strategies.</small></p>	<p>Cash Flow Forecasting</p> <p><small>See cash flow trends and future projections based on your account balances and scheduled transactions.</small></p>	<p>Safeguarding</p> <p><small>Settle and hold securities such as treasury, stocks and bonds in a BMO Account.</small></p>

27. Contract Transition Plan – Please provide details on how your bank strategically plans to transition at the expiration of your firm’s contract to ensure continuity of services.

As a current client of the Bank, **BMO can meet all the requirements of the RFP**, you will not need to go through a timely and complex conversion or endure related disruptions. You can continue to use your current core treasury management systems and process without disruption or testing. You will not need to take time to learn new systems and train your staff.

We will focus our efforts on providing **solutions to create efficiencies and cost-savings**. We will schedule meetings with you to understand your ongoing objectives and processes and work with you to provide solutions. We will recommend strategic solutions and share best practices and strategic information in the industry. This will help you accomplish your goals and seamlessly move into a new era of efficiencies.



If the Village decides to transition BMO will work with you to provide a smooth transition.

Implementation Process

Should the Village decide to implement new services, we will work with you to develop a mutually acceptable timeline, and prepare an implementation plan specific to the new service(s) requested.

Hank Gay (your Relationship Manager), Mark Bockelmann (your Treasury & Payment Solutions Consultant), and the Solution Delivery Team will work with the Village to implement new services.

The Solution Delivery team will coordinate the project, set up a kickoff call with introductions, explain the process, answer questions, and manage expectations and timelines throughout the implementation.

Our dedicated team consists of the following specialists for implementing your services and accounts:

- Solution Delivery Project Manager: Assigned for the complex, non-standard implementations.
- Solution Delivery Consultant: Assists with the service setups and coordinates the activities between the client and the bank.
- Documentation Specialist: Assists with the electronic documentation and signatures on the required setup documents.

- Operations internal bank contacts are involved for technical requirements and file testing activities.

Our implementation approach is differentiated by the fact that your BMO relationship management team is a part of the implementation process, ensuring that consistency and follow-through characterize every aspect of our relationship with you.

28. Training Services – The selected bank must provide training to Village staff for the operation and use of the bank’s services and related automated systems. Training, operating manuals, and on-going support are to be supplied by the bank for all services provided.

As a current client using OLBB, we will provide ongoing training for all services to make sure your team is completely trained and comfortable using the systems and services. If you decide to implement new services we will provide additional training for all new services. Our training team provides the necessary information for using the new services as well as any additional training for existing services.

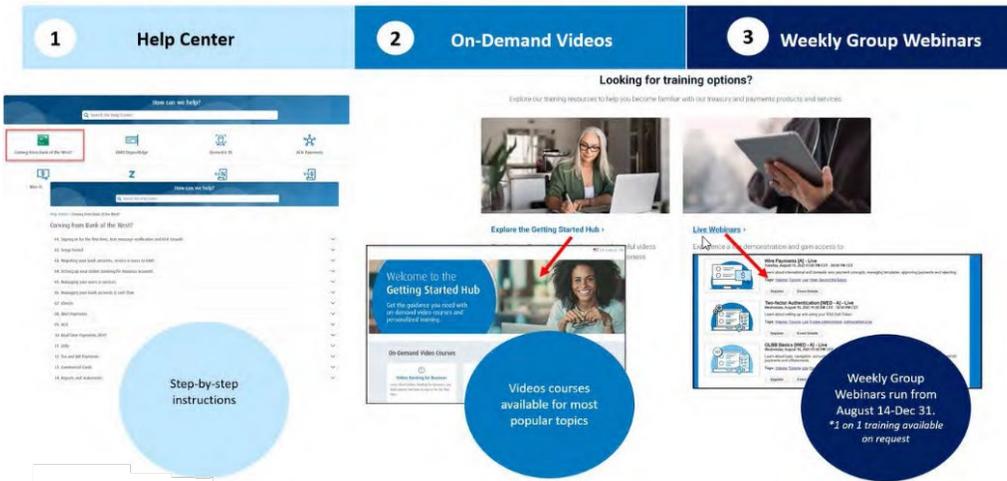
BMO Training and Consulting Team

BMO’s TPS Training and Consulting team is composed of a group of professional trainers and solutions consultants. Each member has extensive experience training in the corporate arena and a high level of expertise in working with clients who are new to OLBB as well as those who are average or advanced users. As subject matter experts they ensure that participants receive the information they need in order to be able to optimize OLBB usage in their own organizations. In addition to the interactive group webinars, the Consulting team also offers specialized training and consulting services to assist clients needing solutions architecture.

Your designated staff will receive complimentary training to quickly begin using our services. We’ll coordinate training for the staff as part of the implementation process. Depending on the service, we’ll provide online (webinar) training in advance of the “go live” date. Training is role-based and specialized to have users with similar needs and authority grouped together. This allows our trainer to focus on the specific needs of the users and creates an improved user forum for any Q&A. We understand that everyone has a different learning style so we’ve developed the following training options and support tools for our clients.

We want your learning experience to be simple and easy. You’ll find all your training needs in one place to help you learn at your convenience.

Client Training Support Available



- **Video Tutorials:** Self-paced demonstrations will guide you through common tasks within a service. Select a topic from a list and receive immediate access to the training video, 24/7.
- **Live Training:** Hosted sessions with a subject matter expert offer you an opportunity to ask questions specific to your needs. Select a topic and register for our live training sessions.
- **Quick Start Guides:** These guides provide step-by-step instructions for performing the primary task in a specific service.
- **Training Companion Guides:** Guides that support the live training sessions, including key learnings.
- **Interactive Tools:**
 - **Help Center:** With online access to a comprehensive range of support tools through our **Help Center**, users can quickly receive answers, step by step instructions, and task-focused how-to videos by using the search bar to type key words or phrases, or search by OLBB services. Each screen will display popular topics as well as Technical Help Desk contact information.
 - **Live Chat:** With your secure OLBB session, you will have access to a virtual conversational tool for FAQs supported by live agents through digital chat.
 - **Show Me How to Walkthroughs:** By clicking on **“Show me how to...”** you’ll able to select a walkthrough that will guide you through various tasks within OLBB. By selecting one of the options available, it will show you how to complete the task.

29. Direct Debit Services for Billing Accounts – The Village offers direct debit of utility payments for its residents as well as retiree contributions to health insurance. The Village bills approximately 11,000 to 13,000 utility billing accounts each month. Of this amount, approximately 3,200 residents have enrolled in the direct debit program. The Village collects from approximately 110 retirees monthly.

The Village can continue to use an ACH DEBIT FILE as you do today.

30. ACH Payment Services – Please describe your banks ACH program including same day ACH parameters and batch processing of ACH payments to vendors and retirees for monthly health insurance payments.

The Village can continue to make ACH payments via Online Banking for Business, we offer same day ACH.

ACH Payments

BMO is a Direct Financial Institution Member of Nacha – The Electronic Payments Association and a member of the Nacha Council for Electronic Billing and Payment. BMO was the first bank in Chicago to process direct deposit transactions through the Automated Clearing House, and we have offered a full complement of ACH services to clients since 1972. We actively participate in Nacha and work rule groups to identify current market needs and client issues to keep our products competitive in the marketplace. We have the expertise the Village requires for managing your ACH processing. We offer a comprehensive suite of ACH credit and debit services including: Preauthorized Debits, Direct Deposit Payroll, Concentration Services, Debit Block and ACH Positive Pay Services, Tax Payment Services, and EDI Origination services.

ACH Cutoff Times

ACH files are processed in “windows” throughout each business day (Central Standard Time). Processing windows allow time for any file exceptions/issues to be resolved (e.g., exceeded limit, bad file, missing control totals).

Please note our processing deadlines below for originating ACH transactions:

	Same Day via Secure Transmission (out to the Fed)	Same Day via Online Banking for Business ACH Service (out to Fed)	Same Day (on-us only)	Next Day via Secure Transmission	Next Day via Online Banking for Business ACH Service
Settlement Line Clients	2:15 p.m. CT	2 p.m. CT	7 p.m. CT	8 p.m. CT	8 p.m. CT
Prefunding Clients (funds must be available in account prior to processing)	12:30 p.m. CT	12:15 p.m. CT	(same as the next day deadlines)	5:30 p.m. CT	5:30 p.m. CT

* Please note we recommend transmitting your ACH 30-60 minutes prior to the disclosed cut-off time for next day transactions to allow additional time for unexpected issues.

ACH Service in Online Banking for Business

The Online ACH service within Online Banking for Business allows users to initiate, verify, track, approve, and manage ACH payments online. To increase efficiencies and reduce the risk of keying errors, users can create one-time payments and schedule them to be released at regular intervals (weekly, monthly, quarterly, etc.). Additional features include:

- Customize templates or create batches to eliminate the need to re-enter repetitive payments

- Specify the settlement date for payments and schedule payments up to 30 days in advance
- Set up recurring payments for regularly occurring transactions like payroll
- Set up approvers for ACH template initiation and changes, as well as for ACH batch release
- Add and delete users easily
- Create customized user profiles by designating account access and specific user entitlements
- Protect your data with a multi-level security system that employs user IDs, passwords, 256-bit encryption and an authentication device for payments
- Use the File Transfer Facility within Online Banking for Business to send Nacha formatted files directly to BMO

ACH via Direct Send File Transmission

To originate a large number of ACH payments consider a direct ACH file transmission to the bank. For this method of ACH, you are required to create your own Nacha formatted file, which can be done through your accounting system or ERP software. Direct Send allows you to achieve straight-through-processing (STP) of your payments, from initiation through settlement. Entries can be future dated up to 60 days. Your information is transmitted securely using the most up-to-date security technology available. We offer a comprehensive suite of communication options to meet your specific requirements through our partnership with OpenText, giving the Village flexibility in selecting the communication protocols to meet your needs when sending us ACH files. OpenText operates a highly reliable, secure global network services platform. We provide these communications protocols:

- File Transfer Facility (FTF)
- HTTPS
- Secure FTP (File Transfer Protocol using SSL or SSH)
- Applicability Statement 2/3 (AS2/AS3)
- Virtual Private Network (VPN)
- FileAct (using SWIFTNet platform)

Our system is extremely flexible and our systems specialists will work closely with you to select a transmission method and file format that meets your requirements. This flexibility helps ensure a smooth transition and implementation.

31. Procurement Cards - The Village currently has issued procurement cards to 92 employees. Last year, there were approximately 2,400 transactions for a Village-wide credit limit of \$250,000. Cardholder limits vary by cardholder, and span across all departments of the Village to make last minute purchases at either any retail store or online transactions. Most fall within the \$750 per day / \$1,500 per month range. Limits are raised and lowered as the occasion warrants. The transaction activity is imported each month into the Village's financial software. The software used by the Village is called Munis, by Tyler Technologies. Proposers should provide information on the bank's procurement card program, including the potential to earn an annual rebate on total procurement card purchases each year.

As incumbent, BMO can continue to deliver a procurement card offering that meets the Village's needs. We will be happy to discuss potential incentive opportunities with the Village moving forward. At a minimum, with the execution of a renewed corporate card contract BMO will offer a 1% rebate on the Village's annual corporate card charge volume.

32. Parking Terminal Payment Boxes – The Village currently delivers parking terminal payment boxes to a local branch 1 day a week. The branch prepares the deposit for the funds included in the payment box and sends all deposit paperwork to the Village. The Village may become more frequent with deposits as commuter activity returns to pre-COVID levels.

The Village can continue processing deposits as you do today.

33. Village Employee Benefit Banking Program - Please describe if your bank offers programs for Village Employees.

We are pleased to offer Bank at Work to the Village.

Bank at Work® Program

As an employer, we know that attracting key talent is vital to every business. In addition, as a diversified financial services provider, we are uniquely equipped to help by providing valuable services to your employees. We welcome the opportunity to discuss how we can help the Village provide additional benefits and services to your employees.

BMO's **Bank at Work** program partners with employers looking to positively impact the financial well-being of their employees' lives while improving recruitment, retention, and productivity. We make this happen by providing your employees with financial knowledge, guidance, and security **at no cost** to the Village.

We are an extension of your team to help employees make real financial progress. Our online educational platform, customized workshops, digital enhancements, and our Bank at Work Program Commitment are designed to serve the financial needs of your employees. We have resources to provide guidance from understanding credit and budgets, homeownership, college planning, wealth planning, and retirement.

Bank at Work customized solutions



Financial Education

In-person and virtual financial workshops in addition to desktop + mobile-friendly financial wellness platform.



Personal Banking

We're a full-service bank with an array of products and services that fit your unique banking needs. Products, services and promotional offers available.



BMO Health Savings Account, Delivered by Lively

All of the features you need to implement an efficient and effective HSA program for your employees. A personal account that makes it easy for your employees to save and pay for qualified medical expenses.



Premier Services

Access to a broad array of professionals with access to concierge-level services and financial solutions. Provides the individual support and attention your employees need to address the unique complexities associated with achieving a higher level of financial success.



Financial Planning and Wealth Management Services

Customized financial planning for individuals and families. Solutions include retirement, investment and risk planning, private banking, trust and estate, business succession, and more.



Digital Features

Analyze your spending habits, move funds and pay bills with online money management tools. Create a personalized budget in minutes to stay on top of your financial goals. Access 55,000 AllPoint ATMs.

We have provided additional information on Bank at Work in the Attachments.

34. Other Services – The Village will consider alternate services to the services previously described. The Village will review and evaluate all services described in your proposal submission. The Village also welcomes recommendations in relation to technological advances and other product features that your bank supports and can provide as an added service to the Village’s residents. The Village reserves the right to request other services at a reasonable cost during the term of the contract.

A significant part of our role as your financial services partner is to offer strategic advice and guidance. We will schedule regular meetings with the Village to understand your ongoing objectives and process. We will recommend strategic solutions and share best practices and information that will help you accomplish your goals and seamlessly move into a new era of efficiencies.

BMO continually expands our resources and funds to develop and enhance our technology, allowing our clients to collect and disburse funds in the most efficient and cost-effective manner. In addition to the solutions and services we have presented in our response, descriptions of other services we feel would be beneficial to the Village have been provided below.

Image Cash Letter

Our **Image Cash Letter** service improves the availability of funds and helps minimize check fraud, meeting a crucial need for businesses. Based on file specifications supplied by BMO, you can create your own Image Cash Letter transmission to deposit checks to your account.

Advantages to the Village

- **Quality Analysis.** Our image quality assurance and MICR error detection allows BMO to review and repair items, if needed, and expedite their entry into the clearing process.
- **Check-Clearing Efficiency.** Our extensive image exchange network includes the ability to make image presentments through several channels including the Federal Reserve and Viewpointe - a national image exchange network.
- **Competitive Availability.** Our Float Plans are designed for predictability and maximum funds usage.

How It Works

- During implementation, you and BMO will agree on the format of your image file as well as the technical aspects of X9.37 file delivery.
- Once you are assured the images are of good quality and the deposit is balanced, you generate a transmission to our secure mailbox using Secure File Transfer Protocol (SFTP) using SSH Secure Shell.
- You receive an email acknowledgment of the deposit when it is received by BMO.

Once the image quality is verified, we will clear images via the most efficient clearing channel, then assign float and post the deposit to your account.

Online Banking for Business Scheduler - Streamline Your Processes with Automatic Report Generation

The Scheduler allows you to automate and schedule when you will receive your Account Information reports in either BAI, CSV, or ISO 20022 camt.052/.053 formats via one of the bank secure transmission methods (FTF or an OpenText mailbox – SFTP, VPN, AS2/AS3, FileACT).

The Scheduler is an enhanced alternative to Direct Transmissions with its flexibility.

Features:

- Schedule previous day files (includes Wire and ACH details) in the U.S. as early as 4 a.m. CT with daily, weekly, or monthly frequencies
- Schedule same day files (includes Wire and ACH details) between 6 a.m. and 7:30 p.m. CT with the option of delivering a file as frequently as every hour
- Files containing both BMO (U.S.) and BMO (CAN) accounts can be generated

Benefits:

- Customize the data you want for each report. Choose from transaction, balance, and summary data
- Tailor the delivery frequency of each report to meet your needs
- Update your own internal accounting system with automated delivery of information
- Receive expanded transaction details, such as beneficiary, originator, and addenda information for wire and ACH transactions

6. Proposed Fees

It is the Village's intent to utilize a combination of compensating balances and direct charges to fund all bank service charges. The proposer should detail the computational methodology of the compensating account balance credit. The proposer should provide a comprehensive cost analysis for all services that they offer and provide an estimated annual cost for each year. Examples: Provide examples of requested information, documentation, processes as identified under the "Scope of Required Banking Services" within the Scope of Services. The Scope of Services is attached under separate cover.

BMO is pleased to continue offering the Village a competitive service fee structure outlined in the attached Pricing Proposal document. BMO is also pleased to confirm we agree to guarantee the unit service fees quoted for the first five (5) years. Please refer to the Pricing Proposal document and the related disclosures and footnotes for further details.

In addition to reduced treasury service fees, BMO is pleased to offer the Village a competitive **interest rate of 375 bps (3.75%) on its operating balances**. Under the current rate environment, we are proposing the Village convert its Muni Civic Hybrid Checking deposit accounts (ECR/Interest) to our Public Funds NOW Interest Checking operating deposit accounts. This will provide the Village the best interest rate available for your liquid (operating) funds. While the Village will no longer earn an earnings credit on its operating balances, the net position (interest earned less fees incurred) for the Village will be superior to an ECR account structure as ECR can only be used to compensate the bank for service fees. The Interest Checking account structure will simplify managing excess balances and ensure the Village maximizes return on all operating balances. Should the Village maintain a target balance of \$5MM-\$10MM (as stated in Q15 of RFP Q&A Document 2), we expect the Village will more than offset its monthly bank fees. For example, at a \$10,000,000 operating balance the Village will earn approximately \$31,850 in interest while estimated bank fees will total approximately \$9,470.

In addition to the interest earned on the Village's operating balances, BMO is pleased to offer the Village a competitive interest rate of 400 basis points (4.00%) on the Village's Public Funds Money Market Deposit Account (MMDA). Given the enhanced MMDA rate, we recommend the Village utilize the MMDA offering for any balances which exceed the Village's operating cash needs. Funds can be easily transferred between the accounts via our OLBB account transfer service. BMO is committed to working with the Village to assess its operating cashflow needs. Doing so will ensure the Village leverages the enhanced yield offered within the money market deposit accounts.

Please Note: Interest earned is applied to the account at the end of the month and rates will be reviewed periodically as market conditions change. Rates are subject to change at any time. Interest rate changes can be effective within the month.

Please refer to BMO's Pricing Proposal in the Attachments for details of online-item pricing and estimated costs.

7. References

Include the names of at least three (3) references and provide address and telephone information for each reference. The vendors grant the Village permission to contact said references and ask questions regarding prior work performance.

As a longstanding client, the Village knows us best along with our processes, products and service. We have provided the following three (3) references if you require additional information please contact your Relationship Manager, Hank Gay O: 312.461.2439 • M: 312.203.6953, Hank.gay@bmo.com

REFERENCES

Provide three (3) references for which your organization has performed similar work.

- | | | |
|----|---|--|
| 1) | <p>ORGINAZATION
ADDRESS
PHONE NUMBER
CONTACT PERSON
YEAR OF PROJECT</p> | <p>Village of Lisle
925 Burlington Avenue, Lisle IL 60532
630-271-4133
Sarah Mitchell, Chief Financial Officer</p> |
| 2) | <p>ORGINAZATION
ADDRESS
PHONE NUMBER
CONTACT PERSON
YEAR OF PROJECT</p> | <p>City of St. Charles
2 E. Main Street, St. Charles, IL 60174
630-762-7002
Bill Hannah, Director of Finance</p> |
| 3) | <p>ORGINAZATION
ADDRESS
PHONE NUMBER
CONTACT PERSON
YEAR OF PROJECT</p> | <p>Village of Homewood
2020 Chestnut Road, Homewood, IL 60430
708 206-3372
Amy Zukowski, Finance Director</p> |

Attachments

- A. Required Forms**
- B. Pricing Proposal**
- C. Funds Availability Schedule**
- D. Sample Bank Statement**
- E. Sample Account and Analysis Statement**
- F. Sample Online Banking for Business Reports**
- G. Bank at Work**

Your Notes Here

Nothing contained in this proposal or any correspondence, draft or other writing regarding the subject matter of this proposal is binding upon you, BMO, or any of our affiliates, which can only arise upon the signing of a definitive agreement. Prior to signing a definitive agreement, you or BMO by notice to the other may elect for any reason not to proceed with the proposed transaction contemplated by this proposal or any decisions or negotiations relating thereto without any liability to the other.

Banking products and services are provided and subject to bank and credit approval in the U.S. by BMO Bank N.A. Member FDIC.

Third party web sites may have privacy and security policies different from BMO. Links to other web sites do not imply the endorsement or approval of such web sites. Please review the privacy and security policies of web sites reached through links from BMO web sites.



Attachment A

Required Forms

PROPOSAL SUMMARY SHEET

RFP #24-016

Banking Services

Business Name: BMO Bank N.A.

Street Address: 320 S. Canal Street

City, State, Zip: Chicago, IL 60603

Contact Name: Hank Gay

Title: Director, Relationship Manager

Phone: 312.461.2439 Fax: 872.289.3245

E-Mail address: Hank.gay@bmo.com

Price Proposal

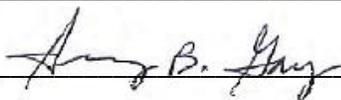
Enter estimated annual cost per year.

<u>2024</u>	<u>2025</u>	<u>2026</u>	<u>2027</u>	<u>2028</u>
\$ 113,640	\$ 113,640	\$ 113,640	\$ 113,640	\$ 113,640

The estimated annual cost per year is based on monthly fees of \$9,470 which is based on \$10MM in operating deposits. This is fee only, and does not factor the net impact of the interest earned.

AUTHORIZATION & SIGNATURE

Name of Authorized Signee: Hank Gay

Signature of Authorized Signee: 

Title: Director, Relationship Manager Date: February 28, 2024



ORLAND PARK

CERTIFICATE OF COMPLIANCE

The undersigned Hank Gay, as Director, Relationship Manager
(Enter Name of Person Making Certification) *(Enter Title of Person Making Certification)*

and on behalf of BMO Bank N.A., certifies that:
(Enter Name of Business Organization)

1) BUSINESS ORGANIZATION:

The Proposer is authorized to do business in Illinois: Yes No

Federal Employer I.D.#: 36-2085229
(or Social Security # if a sole proprietor or individual)

The form of business organization of the Proposer is *(check one)*:

- Sole Proprietor
- Independent Contractor *(Individual)*
- Partnership
- LLC
- Corporation Delaware January 16, 1984
(State of Incorporation) *(Date of Incorporation)*

2) STATUS OF OWNERSHIP

Illinois Public Act 102-0265, approved August 2021, requires the Village of Orland Park to collect "Status of Ownership" information. This information is collected for reporting purposes only. Please check the following that applies to the ownership of your business and include any certifications for the categories checked with the proposal. Business ownership categories are as defined in the Business Enterprise for Minorities, Women, and Persons with Disabilities Act, 30 ILCS 575/0.01 *et seq.*

- Minority-Owned
- Women-Owned
- Veteran-Owned
- Disabled-Owned
- Small Business [\(SBA standards\)](#)
- Prefer not to disclose
- Not Applicable

How are you certifying? Certificates Attached Self-Certifying

STATUS OF OWNERSHIP FOR SUBCONTRACTORS

This information is collected for reporting purposes only. Please check the following that applies to the ownership of subcontractors.

- Minority-Owned
- Women-Owned
- Veteran-Owned
- Disabled-Owned
- Small Business [\(SBA standards\)](#)
- Prefer not to disclose
- Not Applicable

3) **ELIGIBILITY TO ENTER INTO PUBLIC CONTRACTS:** Yes No

The Proposer is eligible to enter into public contracts, and is not barred from contracting with any unit of state or local government as a result of a violation of either Section 33E-3, or 33E-4 of the Illinois Criminal Code, or of any similar offense of "Bid-rigging" or "Bid-rotating" of any state or of the United States.

4) **SEXUAL HARASSMENT POLICY:** Yes No

Please be advised that Public Act 87-1257, effective July 1, 1993, 775 ILCS 5/2-105 (A) has been amended to provide that every party to a public contract must have a written sexual harassment policy in place in full compliance with 775 ILCS 5/2-105 (A) (4) and includes, at a minimum, the following information: (I) the illegality of sexual harassment; (II) the definition of sexual harassment under State law; (III) a description of sexual harassment, utilizing examples; (IV) the vendor's internal complaint process including penalties; (V) the legal recourse, investigative and complaint process available through the Department of Human Rights (the "Department") and the Human Rights Commission (the "Commission"); (VI) directions on how to contact the Department and Commission; and (VII) protection against retaliation as provided by Section 6-101 of the Act. (Illinois Human Rights Act). (emphasis added). Pursuant to 775 ILCS 5/1-103 (M) (2002), a "public contract" includes "...every contract to which the State, any of its political subdivisions or any municipal corporation is a party."

5) **EQUAL EMPLOYMENT OPPORTUNITY COMPLIANCE:** Yes No

During the performance of this Project, Proposer agrees to comply with the "Illinois Human Rights Act", 775 ILCS Title 5 and the Rules and Regulations of the Illinois Department of Human Rights published at 44 Illinois Administrative Code Section 750, et seq. The

Proposer shall: (I) not discriminate against any employee or applicant for employment because of race, color, religion, sex, marital status, national origin or ancestry, age, or physical or mental handicap unrelated to ability, or an unfavorable discharge from military service; (II) examine all job classifications to determine if minority persons or women are underutilized and will take appropriate affirmative action to rectify any such underutilization; (III) ensure all solicitations or advertisements for employees placed by it or on its behalf, it will state that all applicants will be afforded equal opportunity without discrimination because of race, color, religion, sex, marital status, national origin or ancestry, age, or physical or mental handicap unrelated to ability, or an unfavorable discharge from military service; (IV) send to each labor organization or representative of workers with which it has or is bound by a collective bargaining or other agreement or understanding, a notice advising such labor organization or representative of the Vendor's obligations under the Illinois Human Rights Act and Department's Rules and Regulations for Public Contract; (V) submit reports as required by the Department's Rules and Regulations for Public Contracts, furnish all relevant information as may from time to time be requested by the Department or the contracting agency, and in all respects comply with the Illinois Human Rights Act and Department's Rules and Regulations for Public Contracts; (VI) permit access to all relevant books, records, accounts and work sites by personnel of the contracting agency and Department for purposes of investigation to ascertain compliance with the Illinois Human Rights Act and Department's Rules and Regulations for Public Contracts; and (VII) include verbatim or by reference the provisions of this Equal Employment Opportunity Clause in every subcontract it awards under which any portion of this Agreement obligations are undertaken or assumed, so that such provisions will be binding upon such subcontractor. In the same manner as the other provisions of this Agreement, the Proposer will be liable for compliance with applicable provisions of this clause by such subcontractors; and further it will promptly notify the contracting agency and the Department in the event any subcontractor fails or refuses to comply therewith. In addition, the Proposer will not utilize any subcontractor declared by the Illinois Human Rights Department

to be ineligible for contracts or subcontracts with the State of Illinois or any of its political subdivisions or municipal corporations. Subcontract" means any agreement, arrangement or understanding, written or otherwise, between the Proposer and any person under which any portion of the Proposer's obligations under one or more public contracts is performed, undertaken or assumed; the term "subcontract", however, shall not include any agreement, arrangement or understanding in which the parties stand in the relationship of an employer and an employee, or between a Proposer or other organization and its customers. In the event of the Proposer's noncompliance with any provision of this Equal Employment Opportunity Clause, the Illinois Human Right Act, or the Rules and Regulations for Public Contracts of the Department of Human Rights the Proposer may be declared non-responsible and therefore ineligible for future contracts or subcontracts with the State of Illinois or any of its political subdivisions or municipal corporations, and this agreement may be canceled or avoided in whole or in part, and such other sanctions or penalties may be imposed or remedies involved as provided by statute or regulation.

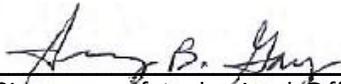
6) **TAX CERTIFICATION:** Yes [X] No []

Contractor is current in the payment of any tax administered by the Illinois Department of Revenue, or if it is: (a) it is contesting its liability for the tax or the amount of tax in accordance with procedures established by the appropriate Revenue Act; or (b) it has entered into an agreement with the Department of Revenue for payment of all taxes due and is currently in compliance with that agreement.

7) **AUTHORIZATION & SIGNATURE:**

I certify that I am authorized to execute this Certificate of Compliance on behalf of the Contractor set forth on the Proposal, that I have personal knowledge of all the information set forth herein and that all statements, representations, that the Proposal is genuine and not collusive, and information provided in or with this Certificate are true and accurate. The undersigned, having become familiar with the Project specified, proposes to provide and furnish all of the labor, materials, necessary tools, expendable equipment and all utility and transportation services necessary to perform and complete in a workmanlike manner all of the work required for the Project.

ACKNOWLEDGED AND AGREED TO:



Signature of Authorized Officer

Hank Gay

Name of Authorized Officer

Director, Relationship Manager

Title

February 28, 2024

Date

REFERENCES

Provide three (3) references for which your organization has performed similar work.

Bidder's Name: BMO Bank N.A.

(Enter Name of Business Organization)

1. ORGANIZATION Village of Lisle
ADDRESS 925 Burlington Ave, Lisle, IL 60532
PHONE NUMBER 630-271-4133
CONTACT PERSON Sarah Mitchell, Chief Financial Officer
YEAR OF PROJECT _____

2. ORGANIZATION City of St. Charles
ADDRESS 2 E. Main Street, St. Charles, IL 60174
PHONE NUMBER 630-762-7002
CONTACT PERSON Bill Hannah, Director of Finance
YEAR OF PROJECT _____

3. ORGANIZATION Village of Homewood
ADDRESS 2020 Cestnut Road, Homewood, IL 60430
PHONE NUMBER 708-206-3372
CONTACT PERSON Amy Zukowski, Finance Director
YEAR OF PROJECT _____

 **ORLAND PARK**
INSURANCE REQUIREMENTS

Please provide a policy Specimen Certificate of Insurance showing current coverage's along with this form

WORKERS' COMPENSATION & EMPLOYER LIABILITY

Full Statutory Limits - Employers Liability
\$500,000 – Each Accident \$500,000 – Each Employee
\$500,000 – Policy Limit
Waiver of Subrogation in favor of the Village of Orland Park

AUTOMOBILE LIABILITY (ISO Form CA 0001)

\$1,000,000 – Combined Single Limit Per Occurrence
Bodily Injury & Property Damage

GENERAL LIABILITY (Occurrence basis) (ISO Form CG 0001)

\$1,000,000 – Combined Single Limit Per Occurrence
Bodily Injury & Property Damage
\$2,000,000 – General Aggregate Limit
\$1,000,000 – Personal & Advertising Injury
\$2,000,000 – Products/Completed Operations Aggregate
Additional Insured Endorsements: *(not applicable for Goods Only)*
ISO CG 20 10 or CG 20 26
and
CG 20 01 Primary & Non-Contributory
Blanket Waiver of Subrogation in favor of the Village of Orland Park

CG 20 37 Additional Insured – Completed Operations (provide if box is checked)

In addition to the above, please provide the following coverage, if box is checked.

- LIABILITY UMBRELLA (Follow Form Policy)**
 \$1,000,000 – Each Occurrence \$1,000,000 – Aggregate
 \$2,000,000 – Each Occurrence \$2,000,000 – Aggregate
 Other: _____

EXCESS MUST COVER: General Liability, Automobile Liability, Employers' Liability

- PROFESSIONAL LIABILITY**
 \$1,000,000 Limit – Claims Made Form, Indicate Retroactive Date
 \$2,000,000 Limit – Claims Made Form, Indicate Retroactive Date
 Other: _____
Deductible not-to-exceed \$50,000 without prior written approval

BUILDERS RISK
Completed Property Full Replacement Cost Limits – Structures under construction

ENVIRONMENTAL IMPAIRMENT/POLLUTION LIABILITY
\$1,000,000 Limit for bodily injury, property damage and remediation costs
resulting from a pollution incident at, on or mitigating beyond the job site

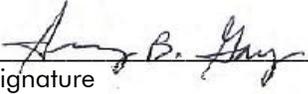
CYBER LIABILITY
\$1,000,000 Limit per Data Breach for liability, notification, response,
credit monitoring service costs, and software/property damage

Any insurance policies providing the coverages required of the Consultant, excluding Professional Liability, shall be specifically endorsed to identify **"The Village of Orland Park, and their respective officers, trustees, directors, officials, employees, volunteers and agents as Additional Insureds on a primary/non-contributory basis with respect to all claims arising out of operations by or on behalf of the named insured."** The required

Additional Insured coverage shall be provided on the Insurance Service Office (ISO) CG 20 10 or CG 20 26 endorsements or an endorsement at least as broad as the above noted endorsements as determined by the Village of Orland Park. Any Village of Orland Park insurance coverage shall be deemed to be on an excess or contingent basis as confirmed by the required (ISO) CG 20 01 Additional Insured Primary & Non-Contributory Endorsement. The policies shall also contain a Waiver of Subrogation in favor of the Additional Insureds in regard to General Liability and Workers' Compensation coverage. The certificate of insurance shall also state this information on its face. Any insurance company providing coverage must hold an A-, VII rating according to Best's Key Rating Guide. Each insurance policy required shall have the Village of Orland Park expressly endorsed onto the policy as a Cancellation Notice Recipient. Should any of the policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions. Permitting the contractor, or any subcontractor, to proceed with any work prior to our receipt of the foregoing certificate and endorsements shall not be a waiver of the contractor's obligation to provide all the above insurance.

Consultant agrees that prior to any commencement of work to furnish evidence of Insurance coverage providing for at minimum the coverages, endorsements and limits described above directly to the Village of Orland Park, 14700 S. Ravinia Avenue, Orland Park, IL 60462. Failure to provide this evidence in the time frame specified and prior to beginning of work may result in the termination of the Village's relationship with the contractor.

ACCEPTED & AGREED THIS ____ DAY OF _____, 20__



Signature

Authorized to execute agreements for:

Printed Name & Title

Name of Company

We respectfully request the following amendments to this form for our acceptance and signature:

- Please remove the requirement for Additional insured status on Cyber and Workers Comp.
- Please remove the the following requirement: ***Each insurance policy required shall have the Village of Orland Park expressly endorsed onto the policy as a Cancellation Notice Recipient. Should any of the policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions.*** Instead, BMO can notify of same.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – OWNERS, LESSEES OR
CONTRACTORS – SCHEDULED PERSON OR
ORGANIZATION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s)	Location(s) Of Covered Operations
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to "bodily injury" or "property damage" occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

C. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or

2. Available under the applicable Limits of Insurance shown in the Declarations;
whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

SAMPLE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – DESIGNATED
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s)
<p style="text-align: center; opacity: 0.5; font-size: 48px; transform: rotate(-45deg);">SAMPLE</p>
<p>Information required to complete this Schedule, if not shown above, will be shown in the Declarations.</p>

Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

- A. In the performance of your ongoing operations; or
- B. In connection with your premises owned by or rented to you.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – AUTOMATIC STATUS WHEN REQUIRED IN CONSTRUCTION AGREEMENT WITH YOU

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. Section II – Who Is An Insured is amended to include as an additional insured any person or organization for whom you are performing operations when you and such person or organization have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an additional insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured.

However, the insurance afforded to such additional insured:

1. Only applies to the extent permitted by law; and
2. Will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

A person's or organization's status as an additional insured under this endorsement ends when your operations for that additional insured are completed.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

1. "Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of, or the failure to render,

any professional architectural, engineering or surveying services, including:

- a. The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
- b. Supervisory, inspection, architectural or engineering activities.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or the failure to render any professional architectural, engineering or surveying services.

2. "Bodily injury" or "property damage" occurring after:

- a. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
- b. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in

performing operations for a principal as a part of the same project.

- C. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance**: The most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement you have entered into with the additional insured; or

2. Available under the applicable Limits of Insurance shown in the Declarations; whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

SAMPLE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PRIMARY AND NONCONTRIBUTORY – OTHER INSURANCE CONDITION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

The following is added to the **Other Insurance** Condition and supersedes any provision to the contrary:

Primary And Noncontributory Insurance

This insurance is primary to and will not seek contribution from any other insurance available to an additional insured under your policy provided that:

(1) The additional insured is a Named Insured under such other insurance; and

(2) You have agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured.

SAMPLE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – OWNERS, LESSEES OR
CONTRACTORS – COMPLETED OPERATIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s):	Location And Description Of Completed Operations
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury" or "property damage" caused, in whole or in part, by "your work" at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the "products-completed operations hazard".



CERTIFICATE OF LIABILITY INSURANCE

DATE(MM/DD/YYYY)
02/14/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Aon Risk Services Central, Inc. Minneapolis MN Office 5600 West 83rd Street 8200 Tower, Suite 1100 Minneapolis MN 55437 USA	CONTACT NAME: PHONE (A/C. No. Ext): BMO.certs@aon.ca FAX (A/C. No.): (800) 363-0105		
	E-MAIL ADDRESS:		
INSURED Bank of Montreal and any majority owned or controlled entities of Bank of Montreal 111 W. Monroe St. Chicago IL 60603 USA	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: Zurich American Ins Co		16535
	INSURER B: ACE Fire Underwriters Insurance Co.		20702
	INSURER C: ACE American Insurance Company		22667
	INSURER D: Indemnity Insurance Co of North America		43575
	INSURER E:		
INSURER F:			

COVERAGES **CERTIFICATE NUMBER:** 570103935177 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. Limits shown are as requested

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	Y	Y	GLO541569510	04/30/2023	04/30/2024	EACH OCCURRENCE	\$1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$1,000,000
							MED EXP (Any one person)	\$50,000
							PERSONAL & ADV INJURY	\$1,000,000
							GENERAL AGGREGATE	\$2,000,000
							PRODUCTS - COMP/OP AGG	\$1,000,000
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY			BAP 4846000-04	04/30/2023	04/30/2024	COMBINED SINGLE LIMIT (Ea accident)	\$1,000,000
							BODILY INJURY (Per person)	
							BODILY INJURY (Per accident)	
							PROPERTY DAMAGE (Per accident)	
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION			AUC541569610	04/30/2023	04/30/2024	EACH OCCURRENCE	\$2,000,000
							AGGREGATE	\$2,000,000
							Products/Completed O	\$5,000,000
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR / PARTNER / EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	Y	04/30/2023	04/30/2024	<input checked="" type="checkbox"/> PER STATUTE	<input type="checkbox"/> OTHER
C								
							E.L. DISEASE-EA EMPLOYEE	\$500,000
							E.L. DISEASE-POLICY LIMIT	\$500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 The Village of Orland Park, their respective officers, trustees, directors, officials, employees, volunteers and agents are included as Additional Insured in accordance with the policy provisions of the General Liability policy. General Liability policy evidenced herein is Primary and Non-Contributory to other insurance available to an Additional Insured, but only in accordance with the policy provisions. A Waiver of Subrogation is granted in favor of Village of Orland Park in accordance with the policy provisions of the General Liability and workers' Compensation policies.

CERTIFICATE HOLDER	CANCELLATION
Village of Orland Park 14700 S. Ravinia Avenue Orland Park IL 60462 USA	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>Aon Risk Services Central, Inc.</i>

Holder Identifier : ABCDEL

570103935177

Certificate No :



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – MANAGERS OR LESSORS OF PREMISES

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Designation Of Premises (Part Leased To You):

ANY PREMISES AS REQUIRED IN A WRITTEN CONTRACT OR LEASE AGREEMENT SIGNED PRIOR TO LOSS.

Name Of Person(s) Or Organization(s) (Additional Insured):

ANY PERSON OR ORGANIZATION AS REQUIRED IN A WRITTEN CONTRACT OR LEASE AGREEMENT SIGNED PRIOR TO LOSS.

Additional Premium: INCL

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by you or those acting on your behalf in connection with the ownership, maintenance or use of that part of the premises leased to you and shown in the Schedule and subject to the following additional exclusions:

This insurance does not apply to:

1. Any "occurrence" which takes place after you cease to be a tenant in that premises.
2. Structural alterations, new construction or demolition operations performed by or on behalf of the person(s) or organization(s) shown in the Schedule.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and

2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following is added to Section III – Limits Of Insurance:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

Additional Insured – Automatic – Owners, Lessees Or Contractors



Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Producer No.	Add'l. Prem	Return Prem.
GLO 5415695-10	04/30/2023	04/30/2024		34365000	INCL	

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Named Insured: BANK OF MONTREAL

Address (including ZIP Code):

111 W. MONROE STREET
CHICAGO, IL 60603

This endorsement modifies insurance provided under the:

Commercial General Liability Coverage Part

A. Section II – Who Is An Insured is amended to include as an additional insured any person or organization whom you are required to add as an additional insured on this policy under a written contract or written agreement. Such person or organization is an additional insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf,

in the performance of your ongoing operations or "your work" as included in the "products-completed operations hazard", which is the subject of the written contract or written agreement.

However, the insurance afforded to such additional insured:

1. Only applies to the extent permitted by law; and
2. Will not be broader than that which you are required by the written contract or written agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusion applies:

This insurance does not apply to:

"Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of, or failure to render, any professional architectural, engineering or surveying services including:

- a. The preparing, approving or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
- b. Supervisory, inspection, architectural or engineering activities.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or the failure to render any professional architectural, engineering or surveying services.

C. The following is added to Paragraph 2. Duties In The Event Of Occurrence, Offense, Claim Or Suit of Section IV – Commercial General Liability Conditions:

The additional insured must see to it that:

1. We are notified as soon as practicable of an "occurrence" or offense that may result in a claim;
2. We receive written notice of a claim or "suit" as soon as practicable; and
3. A request for defense and indemnity of the claim or "suit" will promptly be brought against any policy issued by another insurer under which the additional insured may be an insured in any capacity. This provision does not apply to insurance on which the additional insured is a Named Insured if the written contract or written agreement requires that this coverage be primary and non-contributory.

D. For the purposes of the coverage provided by this endorsement:

1. The following is added to the Other Insurance Condition of Section IV – Commercial General Liability Conditions:

Primary and Noncontributory insurance

This insurance is primary to and will not seek contribution from any other insurance available to an additional insured provided that:

- a. The additional insured is a Named Insured under such other insurance; and
- b. You are required by written contract or written agreement that this insurance be primary and not seek contribution from any other insurance available to the additional insured.

2. The following paragraph is added to Paragraph 4.b. of the Other Insurance Condition of Section IV – Commercial General Liability Conditions:

This insurance is excess over:

Any of the other insurance, whether primary, excess, contingent or on any other basis, available to an additional insured, in which the additional insured on our policy is also covered as an additional insured on another policy providing coverage for the same "occurrence", offense, claim or "suit". This provision does not apply to any policy in which the additional insured is a Named Insured on such other policy and where our policy is required by a written contract or written agreement to provide coverage to the additional insured on a primary and non-contributory basis.

E. This endorsement does not apply to an additional insured which has been added to this policy by an endorsement showing the additional insured in a Schedule of additional insureds, and which endorsement applies specifically to that identified additional insured.

F. With respect to the insurance afforded to the additional insureds under this endorsement, the following is added to Section III – Limits Of Insurance:

The most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the written contract or written agreement referenced in Paragraph A. of this endorsement; or
2. Available under the applicable Limits of Insurance shown in the Declarations, whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

All other terms and conditions of this policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – VENDORS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s) (Vendor)	Your Products
ALL VENDORS OF THE NAMED INSURED AS REQUIRED IN A WRITTEN CONTRACT OR AGREEMENT EXECUTED PRIOR TO LOSS.	ALL PRODUCTS OF THE NAMED INSURED COVERED UNDER THIS POLICY.
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Section II – Who Is An Insured is amended to include as an additional insured any person(s) or organization(s) (referred to throughout this endorsement as vendor) shown in the Schedule of this endorsement, but only with respect to liability for "bodily injury" or "property damage" arising out of "your products" shown in the Schedule of this endorsement which are distributed or sold in the regular course of the vendor's business.

However:

1. The insurance afforded to such vendor only applies to the extent permitted by law; and
2. If coverage provided to the vendor is required by a contract or agreement, the insurance afforded to such vendor will not be broader than that which you are required by the contract or agreement to provide for such vendor.

B. With respect to the insurance afforded to these vendors, the following additional exclusions apply:

1. The insurance afforded the vendor does not apply to:
 - a. "Bodily injury" or "property damage" for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;
 - b. Any express warranty unauthorized by you;
 - c. Any physical or chemical change in the product made intentionally by the vendor;
 - d. Repackaging, except when unpacked solely for the purpose of inspection, demonstration, testing, or the substitution of parts under instructions from the manufacturer, and then repackaged in the original container;

Waiver Of Subrogation (Blanket) Endorsement

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Producer	Add'l Prem.	Return Prem.
GLO 5415695-10	04/30/2023	04/30/2024		34365000	\$ INCL	\$

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the:

Commercial General Liability Coverage Part

The following is added to the **Transfer Of Rights Of Recovery Against Others To Us Condition:**

If you are required by a written contract or agreement, which is executed before a loss, to waive your rights of recovery from others, we agree to waive our rights of recovery. This waiver of rights shall not be construed to be a waiver with respect to any other operations in which the insured has no contractual interest.

Other Insurance Amendment – Primary And Non-Contributory



Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Producer No.	Add'l. Prem	Return Prem.
GLO 5415695-10	04/30/2023	04/30/2024		34365000	INCL	

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Named Insured:

Address (including ZIP Code):

This endorsement modifies insurance provided under the:

Commercial General Liability Coverage Part

1. The following paragraph is added to the Other Insurance Condition of Section IV – Commercial General Liability Conditions:

This insurance is primary insurance to and will not seek contribution from any other insurance available to an additional insured under this policy provided that:

- a. The additional insured is a Named Insured under such other insurance; and
- b. You are required by a written contract or written agreement that this insurance would be primary and would not seek contribution from any any other insurance available to the additional insured.

2. The following paragraph is added to Paragraph 4.b. of the Other Insurance Condition of Section IV – Commercial General Liability Conditions:

This insurance is excess over:

Any of the other insurance, whether primary, excess, contingent or on any other basis, available to an additional insured, in which the additional insured on our policy is also covered as an additional insured on another policy providing coverage for the same "occurrence", offense, claim or "suit". This provision does not apply to any policy in which the additional insured is a Named Insured on such other policy and where our policy is required by written contract or written agreement to provide coverage to the additional insured on a primary and non-contributory basis.

All other terms and conditions of this policy remain unchanged.

Workers' Compensation and Employers' Liability Policy

Named Insured BANK OF MONTREAL 111 W. MONROE ST. CHICAGO IL 60603	Endorsement Number
	Policy Number Symbol: WLR Number: C52021224
Policy Period 04-30-2023 TO 04-30-2024	Effective Date of Endorsement 04-30-2023
Issued By (Name of Insurance Company) INDEMNITY INS. CO. OF NORTH AMERICA	
Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy. This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.	

WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.

This agreement shall not operate directly or indirectly to benefit any one not named in the Schedule.

Schedule

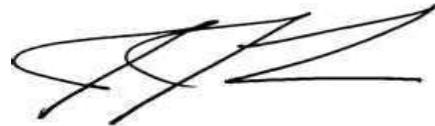
ANY PERSON OR ORGANIZATION AGAINST WHOM YOU HAVE AGREED TO WAIVE YOUR RIGHT OF RECOVERY IN A WRITTEN CONTRACT, PROVIDED SUCH CONTRACT WAS EXECUTED PRIOR TO THE DATE OF LOSS.

For the states of CA, UT, TX, refer to state specific endorsements.

This endorsement is not applicable in KY, NH, and NJ.

The endorsement does not apply to policies in Missouri where the employer is in the construction group of code classifications. According to Section 287.150(6) of the Missouri statutes, a contractual provision purporting to waive subrogation rights against public policy and void where one party to the contract is an employer in the construction group of code classifications.

For Kansas, use of this endorsement is limited by the Kansas Fairness in Private Construction Contract Act(K.S.A.. 16-1801 through 16-1807 and any amendments thereto) and the Kansas Fairness in Public Construction Contract Act(K.S.A 16-1901 through 16-1908 and any amendments thereto). According to the Acts a provision in a contract for private or public construction purporting to waive subrogation rights for losses or claims covered or paid by liability or workers compensation insurance shall be against public policy and shall be void and unenforceable except that, subject to the Acts, a contract may require waiver of subrogation for losses or claims paid by a consolidated or wrap-up insurance program.



Authorized Agent



CERTIFICATE OF LIABILITY INSURANCE

DATE(MM/DD/YYYY)
02/13/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Aon Risk Services Central, Inc. Minneapolis MN Office 5600 West 83rd Street 8200 Tower, Suite 1100 Minneapolis MN 55437 USA	CONTACT NAME: PHONE (A/C. No. Ext): (866) 283-7122 FAX (A/C. No.): (800) 363-0105		
	E-MAIL ADDRESS:		
INSURED Bank of Montreal and any majority owned or controlled entities of Bank of Montreal 111 W. Monroe St. Chicago IL 60603 USA	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: Liberty Surplus Insurance Corporation		10725
	INSURER B:		
	INSURER C:		
	INSURER D:		
	INSURER E:		
INSURER F:			

COVERAGES **CERTIFICATE NUMBER:** 570103923474 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. Limits shown as requested

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION						EACH OCCURRENCE AGGREGATE
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR / PARTNER / EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below <input type="checkbox"/> Y/N <input type="checkbox"/> N/A						<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT E.L. DISEASE-EA EMPLOYEE E.L. DISEASE-POLICY LIMIT
A	E&O - Financial Institutions			PLNYAB073C023 Claims Made SIR applies per policy terms & conditions	09/30/2023	09/30/2024	Each Loss \$5,000,000 Aggregate \$5,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER	CANCELLATION
Village of Orland Park 14700 S. Ravinia Avenue Orland Park IL 60462 USA	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>Aon Risk Services Central, Inc.</i>

Holder Identifier :

570103923474

Certificate No :



Ref. No. 320010170111

CERTIFICATE OF INSURANCE

Aon Reed Stenhouse Inc.
20 Bay Street
Toronto ON M5J 2N9
tel 416-868-5500 fax 416-868-5580

Re: RFP 24-016

Village of Orland Park
14700 S. Ravinia Avenue
Orland Park, IL 60462
USA

Insurance as described herein has been arranged on behalf of the Insured named herein under the following policy(ies) and as more fully described by the terms, conditions, exclusions and provisions contained in the said policy(ies) and any endorsements attached thereto.

Insured

Bank of Montreal and any majority owned or controlled entities of Bank of Montreal
111 W. Monroe St.
Chicago, IL 60603
USA

Coverage

Network/Cyber/Privacy Liability	Insurer	Lloyd's Underwriters	
Policy #	FSCEO2301150		
Effective	30-Sep-2023	Expiry	30-Sep-2024
Limits of Liability	Each Claim \$1,000,000 Subject to aggregate where applicable		

THIS CERTIFICATE CONSTITUTES A STATEMENT OF THE FACTS AS OF THE DATE OF ISSUANCE AND ARE SO REPRESENTED AND WARRANTED ONLY TO THE INSURED. OTHER PERSONS RELYING ON THIS CERTIFICATE DO SO AT THEIR OWN RISK.

Dated : 12-February-2024

Aon Reed Stenhouse Inc

THE POLICY CONTAINS A CLAUSE THAT MAY LIMIT THE AMOUNT PAYABLE
OR, IN THE CASE OF AUTOMOBILE INSURANCE,

THE POLICY CONTAINS A PARTIAL PAYMENT OF LOSS CLAUSE
THIS CERTIFICATE DOES NOT AMEND, EXTEND, OR ALTER THE COVERAGE AFFORDED BY THE POLICY

Attachment B

Pricing Proposal

Service Code	Current Service Line Item	Current Service Description	Volume	Unit Price	Total Cost	Notes/Assumptions
General Depository Account Services						
00020	Corporate Account Maintenance	Monthly maintenance fee for a corporate checking account	13	\$ 8.00	\$ 104.00	
08262	Account Maintenance Corp NOW	Monthly maintenance fee for a corporate checking account		\$ 8.00	\$ -	
04209	Account Maintenance - Money Market Deposit Account	Monthly maintenance fee for a corporate MMDA account		\$ 8.00	\$ -	
00025	Items Deposited (Corporate, NOW, MMDA)	Per item fee for deposits to a corporate checking account	31	\$ 0.07	\$ 2.17	
02423	Corporate Deposit	Service fee for each deposit of cash/cheques to a corporate checking account.	30	\$ 0.30	\$ 9.00	
00028	Other Corporate Credits	Per item fee for miscellaneous credit transaction posted to a corporate checking account.	2	\$ 0.80	\$ 1.60	
00811	Deposit Adjustment DR	Fee for each deposit adjustment that results in a credit.	1	\$ 1.50	\$ 1.50	
00810	Deposit Adjustment CR	Fee for each deposit adjustment that results in a debit.		\$ 1.50	\$ -	
3928	Deposited Images-Retrieved	Fee for every deposited item image that is retrieved for viewing via OLBB.	-	\$ 1.00	\$ -	
2172	Index Retrievals	Fee for every index item retrieved as a result of the image search criteria submitted via OLBB. Includes access to 7 year archive.		\$ 0.025	\$ -	
6157	Inquiry Images Retrieved	Fee for every image that is retrieved via OLBB. Includes access to 7 year history.		\$ 1.00	\$ -	
00034	E-Analysis Stmt # of Accesses	Fee for an electronic analysis statement	5	\$ -	\$ -	
00038	E-Statement Download CSV/Excel	Fee for each statement data download, .csv formatted statement. Client must have an OLBB user ID to receive this service.	5	\$ 7.00	\$ 35.00	
24092	Balance Administration Fee (Operating Accounts)	Pass Thru FDIC Coverage	13,890	\$ 0.1333	\$ 1,851.54	
24092	Balance Administration Fee (Money Market Accounts)	Pass Thru FDIC Coverage		\$ -	\$ -	BMO will waive BA on balances maintained in the Village's MMDA accounts.
Check Disbursement Services						
00005	Reg Checking Acct Check Debit	Per item fee for check clearing processing	221	\$ 0.10	\$ 22.10	
08271	Check Debits - Corp NOW Acct	Per item fee for check clearing processing		\$ 0.10	\$ -	
00015	Non-Check Debits	Per item fee for non-check, non-wire debit to a corporate account.	4	\$ 0.04	\$ 0.16	
04213	Check Debit Block	Monthly maintenance fee for "no checks drawn" service.	3	\$ 6.00	\$ 18.00	
05290	Check Rejects Tier 1	Service fee for check rejects that require manual handling.	-	\$ -	\$ -	
05293	Check Rejects Tier 2	Service fee for check rejects that require manual handling.	-	\$ 0.55	\$ -	
05294	Check Rejects Tier 3	Service fee for check rejects that require manual handling.	-	\$ 0.85	\$ -	
04226	Online Maint - 2 Mth History	Monthly maintenance fee for each account on OLBB to maintain 2 months worth of stop payment history	10	\$ -	\$ -	
00028	Stop Payment Automated Request	Fee for placing a stop payment for 12 months through OLBB.		\$ 7.50	\$ -	
00041	Return Items Charged Back	Per item fee for checks that are returned and debited to the client's account.	6	\$ 0.75	\$ 4.50	
03251	Return Item Redeposited	Fee for re-depositing a returned item under standard processing procedures.	-	\$ 6.00	\$ -	
03270	Return Images Retrieved	Fee for every return image that is retrieved for viewing via OLBB's Check Imaging module.	8	\$ 1.00	\$ 8.00	
ACH Services						
00022	ACH Debit Received	Service fee to process a received ACH debit.	48	\$ 0.05	\$ 2.40	
00023	ACH Credit Received	Service fee to process a received ACH credit.	69	\$ 0.05	\$ 3.45	
01409	ACH Transmission	Fee for receiving an electronic transmission	7	\$ 7.50	\$ 52.50	
01436	EPA-Exception Items	ACH Fraud Control exception items.	8	\$ 0.10	\$ 0.80	
01437	ACH Fraud Control Maintenance	Monthly maintenance fee for each account setup on ACH Positive Pay.	11	\$ 7.50	\$ 82.50	
02432	ACH Origination	Service fee for settlement to DDA for ACH origination.	21	\$ 2.50	\$ 52.50	

Service Code	Current Service Line Item	Current Service Description	Volume	Unit Price	Total Cost	Notes/Assumptions
02434	ACH Return Chargeback	Settlement to DDA for returned ACH transactions	7	\$ 3.00	\$ 21.00	
03350	ACH Monthly Maint	Monthly maintenance fee for ACH origination via direct transmission either via FTF (OLBB) or sFTP.	9	\$ 2.50	\$ 22.50	
04585	ACH Fraud Prevention	Monthly maintenance fee for ACH fraud filter or block service.	2	\$ 25.00	\$ 50.00	
04586	Manual ACH Filter Update		1	\$ 20.00	\$ 20.00	
06533	NOC Correction	Service fee for receipt and processing of a notification of change (NOC) for an ACH credit transaction.	18	\$ 10.00	\$ 180.00	
06534	DR/CR NOC Automated	Service fee for receipt and processing of a notification of change (NOC) for an ACH debit/credit transaction, where the NOC posts through OLBB.		\$ 6.25	\$ -	
06544	Addenda Records	Per item fee for addenda record.	2	\$ 0.02	\$ 0.04	
07892	Online ACH Reports	Monthly fee for ACH reports generate for each account with ACH origination service.	11	\$ -	\$ -	
08148	Online ACH Maint-Low Volume	Monthly maintenance fee for OLBB initiated ACH.	11	\$ -	\$ -	
08154	Online ACH Items-Low Volume	Per transaction fee for ACH origination via the OLBB ACH Payment module.	72	\$ 0.20	\$ 14.40	
01385	ACH PPD Debits	Per item fee to originate B2C ACH Debit	2,347	\$ 0.09	\$ 211.23	
01399	ACH PPD Credits	Per item fee to originate B2C ACH Credit	1,336	\$ 0.09	\$ 120.24	
01428	PPD Debit Returns	Fee for receipt and processing of a returned B2C ACH debit transaction.	12	\$ 5.00	\$ 60.00	
03113	PPD Credit Returns	Fee for receipt and processing of a returned B2C ACH credit transaction.		\$ 5.00	\$ -	
03160	ACH CCD DR/CR Origination	Per item fee for each ACH B2B concentration via direct send.	219	\$ 0.13	\$ 28.47	
06542	Concentration Credit Prenotes	Per item fee for ACH B2B credit pre-note (test).		\$ 0.14	\$ -	
02177	Originated Same Day ACH Credits	Per item fee for ACH credit originated for same day settlement.	82	\$ 0.35	\$ 28.70	
06348	ACH Detail Reversal	Fee for reversing an item after it is released to the ACH network.		\$ 15.00	\$ -	
06374	ACH Detail Deletion	Fee for deleting an item before it is released to the ACH network.	-	\$ 20.00	\$ -	
G3166	ACH Credits Returned	Fee for receipt and processing of a returned ACH concentration credit transaction.		\$ 5.00	\$ -	
Electronic Data Interchange						
02436	EDI/EFT Credits Rcvd - CCD+	Fee for processing each CCD+ payment received.	85	\$ 0.05	\$ 4.25	
02438	EDI/EFT Credits Received - CTX	Fee for processing each CTX payment received.	24	\$ 0.05	\$ 1.20	
Account Reconciliation Services						
01307	Full Balanced Recon Per Item	Per item fee for full reconciliation plan.	221	\$ 0.08	\$ 17.68	
03258	Full Balanced Recon Maint	Monthly maintenance fee for full reconciliation plan.	8	\$ 3.00	\$ 24.00	
04446	Automated Voids/ Adds	Per item fee for voiding or adding an issue record via OLBB.	1	\$ 0.25	\$ 0.25	
03601	Positive Pay E-Mail Alerts	Monthly base fee for Positive Pay Exception e-mail alerts. Charged per account.	10	\$ -	\$ -	
03603	Positive Pay Maintenance	Monthly maintenance fee per Positive Pay account.	10	\$ 10.00	\$ 100.00	
03605	Chk Issuance File Transmission	Per file fee for processing incoming transmission of check issue data for A/R Full Reconciliation or Positive Pay service.	9	\$ 3.00	\$ 27.00	
03606	Positive Pay Plan	Per item fee for Positive Pay items.	221	\$ 0.03	\$ 6.63	
4447	Mismatch Positive Pay Auto	Per item fee for Positive Pay mismatched items reported via OLBB.		\$ 3.00	\$ -	
04554	Positive Pay Auto Return	Per item fee to return a check on a Positive Pay item that is returned by the client via OLBB or by a default decision.	-	\$ 10.00	\$ -	
04555	Positive Payee Monthly Maint	Monthly maintenance fee per Positive Payee account.	10	\$ 10.00	\$ 100.00	

Service Code	Current Service Line Item	Current Service Description	Volume	Unit Price	Total Cost	Notes/Assumptions
04557	Positive Pay-Payee Per Item	Per item fee for payee interrogations.	221	\$ 0.06	\$ 13.26	
02188	Positive Pay Add Iss/ Pay Auto	Per item fee to add an issue and pay a Positive Pay exception item using Online Banking for Business for pay no issue exceptions.	-	\$ 0.25	\$ -	
02189	Monthly Transmission	Monthly fee per account for electronic transmission output on all account reconciliation service plans.	8	\$ 5.00	\$ 40.00	
Zero Balance Accounts						
00006	Automatic Transfer Acct	Monthly maintenance fee for making zero balance transfers.	3	\$ -	\$ -	
00017	Automatic Debit	Per item fee for a debit transfer to or from a ZBA.	54	\$ 0.02	\$ 1.08	
00037	Automatic Credit	Per item fee for a credit transfer to or from a ZBA.	54	\$ 0.02	\$ 1.08	
Remote Deposit Capture						
06800	Remote Dep-Base Fee Per Site	A monthly base fee for electronically depositing via remote deposit capture system.	3	\$ 45.00	\$ 135.00	
06807	Remote Dep-Deposit	Per remote deposit fee.	83	\$ 0.30	\$ 24.90	
06808	Remote Dep-Check Items	Per item fee for items deposited via remote deposit capture.	1,663	\$ 0.07	\$ 116.41	
Commercial Vault Services						
04815	Vault Deposit	Processing fee for accepting and procesing currency or check deposits via BMO's vault.	59	\$ 0.30	\$ 17.70	
04816	Deposit Amount	Cash, coin and strap deposits made to the BMO Vault	993	\$ 0.14	\$ 139.02	Charged per \$100 deposited.
04822	Check Reroute Fee	Processing fee to redirect check deposits made to the BMO Vault.	1	\$ 2.00	\$ 2.00	
04823	Deposite Adjustment	The charge for making an adjustment to a BMO Vault deposit.	5	\$ 8.50	\$ 42.50	
04826	Coin Dep Std Bag Verification	Deposits made in standard bag coin form, charged per bag.		\$ -	\$ -	
04827	Coin Dep Half Bag Verification	Deposits made in half bag coin form, charged per bag.		\$ -	\$ -	
04828	Curr Serv Coin Dep Mixed Bag	Deposits made in mixed bag form, charged per bag.	7	\$ -	\$ -	
04831	Coin Dep Wrapped Coin Broken	Coin deposit that is wrapped for verification.		\$ 8.00	\$ -	
Coin & Currency Service - Branch						
94006	Cash Deposit Processing Fee	Per cash deposit in the teller line.	30	\$ 0.30	\$ 9.00	
04816	Coin And Currency Deposited	Deposits and orders made over the counter.	2,567	\$ 0.0014	\$ 3.59	
94002	Coin Order Per Roll	Coin orders made per roll via the branch.		\$ 0.15	\$ -	
94001	Standard Strap Ordered	Orders made in standard strap form (100 pieces).		\$ 1.00	\$ -	
94005	Non-Standard Strap Ordered	Orders not made in starndard strap form, charged per piece.		\$ 0.07	\$ -	
94008	Base Order Fee - Branch	Per order fee for cash/coin ordered via the branches		\$ 7.50	\$ -	
Online Billpay Consolidator						
86911	Hosting	Monthly maintenance fee for BillPay Consolidator (e-lockbox).	1	\$ 200.0000	\$ 200.00	
86912	Payment Processing Fee	Per item fee processed with BillPay Consolidator service.	500	\$ 0.1200	\$ 60.00	
86912	Payment Processing Fee	Per item fee processed with BillPay Consolidator service.	649	\$ 0.1000	\$ 64.90	
86916	Custom sFTP Monthly Maintenance	Monthly transmission of BillPay Consolidator recon file via sFTP.	1	\$ 50.0000	\$ 50.00	
Wire Transfer Services						
08240	Wire Transfer Credits	Fee to post an incoming wire transfer to a corporate account.	5	\$ 1.00	\$ 5.00	
08302	Domestic Wires Credits	Fee to process an incoming wire transfer	2	\$ 2.00	\$ 4.00	
02260	Online Domestic Wire	Fee to initiate wire transfer via OLBB.		\$ 9.50	\$ -	
04225	Wire Transfer Debits	Fee to post an outgoing wire transfer to a corporate account.		\$ 1.00	\$ -	
02342	Internal Wire Credit (Online/EDI)	Online initiated wire internal transfer between BMO accounts (credit side).	3	\$ 4.25		
07260	Drawdown Wire Out	Fee for BMO response to a drawdown request received from another bank.		\$ 15.7500	\$ -	
02343	Online Repetitive Code Storage	Fee to store wire transfer templates on the OLBB system.	2	\$ 2.5000	\$ 5.00	
Information Reporting						
07980	Online User Fee	Monthly user fee for each user setup on OLBB	11	\$ 2.00	\$ 22.00	

Service Code	Current Service Line Item	Current Service Description	Volume	Unit Price	Total Cost	Notes/Assumptions
08010	Balance Reporting Maint	Monthly maintenance fee for previous day balance and float information.	1	\$ 30.00	\$ 30.00	
08011	Accounts Reported	Monthly maintenance fee for previous day balance and float information	13	\$ 10.00	\$ 100.00	First 3 accounts are free. 13 total accounts charged for 10 accounts
08015	Online Accounts-Same Day	Number of accounts entitled to current day balance reporting.	13	\$ -	\$ -	No charge for Online Accounts-Same Day
08056	Previous Day DR/CR Trans	Per transaction fee for previous day debit and credit detail transactions.	1,864	\$ 0.10	\$ 111.40	First 750 items are free.
08127	Same Day DR/CR Transactions	Per transaction fee current day debit and credit detail transactions.	1,110	\$ -	\$ -	No charge for Same Day detail reporting.
07974	Web Alert - ACH Batch	ACH Alert: Batch Pending	50	\$ 1.00	\$ 50.00	
08008	Online Book Transfer	Fee for a book transfer.	8	\$ 0.50	\$ 4.00	Transfer between two Village accounts via OLBB.
Wholesale Lockbox Services						
01350	WLBX Maintenance-Chg	Monthly base fee for wholesale lockbox service	3	\$ 85.00	\$ 255.00	
01352	WLBX Items Proc-Full Img-Chg	Fee for processing each check remittance that is full image - no paper returned to client. Includes mail sorting, opening, check negotiability scan, check amount entry and up to 10 payees.	3,481	\$ 0.30	\$ 1,044.30	
01359	WLBX Image Maintenance-Chg	Monthly base fee for receiving wholesale lockbox imaging service.	3	\$ 65.00	\$ 195.00	
01360	WLBX Check Image-Chg	Check image scanning fee for boxes receiving imaging service.	3,481	\$ 0.02	\$ 69.62	
01371	WLBX Document Image-Chg	Document image scanning fee for boxes receiving imaging services.	4,816	\$ 0.07	\$ 337.12	
01389	LBX Check Image 7 Year Archive	One-time load fee per check image to the 7 year archive for online image viewing via OLBB.	3,481	\$ 0.03	\$ 104.43	Includes unlimited web access.
01390	LBX Document Image 7 Yr Ach B/W	One-time load fee per document image to the 7 year archive for online image viewing via OLBB.	4,816	\$ 0.04	\$ 192.64	Includes unlimited web access.
01394	WLBX Sorting-Chg	Service fee for sorting remittance documents (i.e. coupon/no coupon, check/credit card) or other instructions provided by client.		\$ 0.09	\$ -	
01468	WLBX No Check Item-Chg	Processing fee for envelopes received with no check.	28	\$ 0.30	\$ 8.40	Also referred to as Correspondence only.
01469	WLBX Unprocessable Item-Chg	Any check received into the lockbox which cannot be processed such as unacceptable payee or foreign items.	107	\$ 0.38	\$ 40.66	
01487	WLBX Package Prep-Chg	Package preparation fee for anything returned to client.	5	\$ 7.00	\$ 35.00	
01489	WLBX Incoming Courier Pkg-Chg	Fee for logging and expedited processing associated with each inbound courier/messenger package sent to the lockbox.	4	\$ 7.00	\$ 28.00	
01503	WLBX Credit Card Maintenance	Monthly maintenance fee for processing credit card payments through the lockbox.	1	\$ 75.000	\$ 75.00	
01504	WLBX Credit Card Processing	Processing of credit card payments through the lockbox which includes keying of credit card number, expiry date and amount and obtaining authorization.	96	\$ 1.25	\$ 120.00	
01513	WLBX Data Capture Maintenance	Monthly maintenance fee for any wholesale lockbox receiving lockbox data transmission services.	3	\$ 10.00	\$ 30.00	
01514	WLBX Check MICR Capture-Chg	Service fee for capturing MICR line of a check remitted through the lockbox. Required for any box receiving lockbox data transmission services.	3,481	\$ 0.07	\$ 243.67	
01518	WLBX Keystrokes-Chg	Keying of client-requested information from the remittance invoice, check or envelope for purposes of lockbox data transmission, user defined fields for imaging or any report.	155,549	\$ 0.0125	\$ 1,944.36	
01519	WLBX OCR/Barcode Capture-Chg	Capture of OCR scanline or barcode information from an invoice.	3,423	\$ 0.07	\$ 239.61	

Service Code	Current Service Line Item	Current Service Description	Volume	Unit Price	Total Cost	Notes/Assumptions
01520	WLBX File Transmission	Fee for sending an electronic transmission of client-specific detailed remittance data.	20	\$ 6.25	\$ 125.00	
02421	WLBX Deposit	Any credit transaction posted to a corporate account resulting from wholesale lockbox processing.	140	\$ 0.75	\$ 105.00	
03313	WLBX-On Us	Fee for items deposited drawn on a BMO account.	379	\$ 0.03	\$ 11.37	
03315	WLBX-Transit	Fee for items deposited drawn on an image endpoint other than BMO.	3,049	\$ 0.08	\$ 243.92	
03317	WLBX-IRD	Fee for items deposited drawn on a non-image clearing endpoint.	2	\$ 0.14	\$ 0.28	

TOTAL ESTIMATED MONTHLY SERVICE CHARGES					\$9,989.25	
TOTAL ESTIMATED MONTHLY INTEREST EARNED on \$13.89M @ 375 bps					\$44,239.00	
TOTAL ESTIMATED MONTHLY NET POSITION					\$ 34,249.75	

Service Code	Optional Service Line Item	Optional Service Description	Volume	Unit Price	Total Cost	Notes/Assumptions (<i>Please note "No Bid" if you're not bidding on a specific service</i>)
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BAI Reporting						
0828	OLBB Scheduler	Maintenance fee per Scheduler profile.	1	\$ 15.00	\$ 15.00	Multiple accounts can be added to one Scheduler profile.
08026	Files Downloaded	Number of BAI files exported	4	\$ 10.00	\$ 40.00	
08027	Items Downloaded	Fee for each transaction exported in BAI files.	1,864	\$ 0.15	\$ 279.60	
07968	AutoConnect	Monthly maintenance fee to enable client access to setup secure, automated file transfers from OLBB via AutoConnect software.		\$ 50.00	\$ -	The Village would use either AutoConnect or OLBB Scheduler to automate BAI reporting and transmission service. Both are not required.

Comprehensive Payables						
05413	Comprehensive Payables Maintenance	Monthly maintenance fee for Comprehensive Payables service.	-	\$ 55.00	\$ -	
05415	Comprehensive Payables Data Transmission	Per file fee for each transmission of a Comp Payables file.	-	\$ 5.00	\$ -	
02154	EDI/820 Payments	Fee for each payment submitted in the EDI file format	-	\$ 0.15	\$ -	

Smart Safe Service						
03506	Smart Safe Provisional Deposit	Per deposit fee for Smart Safe activity.	-	\$ 2.00	\$ -	

Image Cash Letter Services						
88898	Corp Image Deposit Base Fee Per Account	Monthly fee per account set up for corporate ICL deposits.	-	\$ 75.00	\$ -	
2425	IC Deposit	Fee for a cash letter deposit to a corporate account.	-	\$ 2.00	\$ -	
03507	On Us Items	Items drawn on BMO accounts and received for deposit through corporate image deposit.	-	\$ 0.15	\$ -	
03508	Smart Safe Provisional Deposit	Per check fee drawn on other banks and received for deposit through corporate image deposit	-	\$ 0.20	\$ -	

GENERAL DISCLOSURES & FOOTNOTES:

All services and volumes quoted under Current Services are based on the the Village's December 2013 analysis.

BMO agrees to guarantee the unit service fees quoted above, with exception to federally mandated expenses (i.e. "Balance Admin Fee"), for the first five (5) years.

BMO is proposing a Public Funds Interest Checking structure with an initial rate of 375 bps. Please note: Interest rates are not guaranteed and are subject to change based on market conditions.

Balance Admin Fee - We are also pleased to advise that BMO will waive ALL Balance Administration Fees for deposit balances maintained in our corporate money market deposit account(s).

We attempted to provide a comprehensive list of Optional Service line items for the solutions we discussed throughout the RFP response. While we tried to include all applicable line items, we reserve the right to charge for any service line item not quoted here which the Village may incur with the addition of new services or under the course of its day-to-day operations.

Attachment C

Funds Availability Schedule

General Funds Availability Policy Commercial Checking Accounts

Our general policy for Commercial Checking Accounts (including Commercial Checking, Commercial NOW and Commercial Money Market) is to make the funds from your wire transfers and electronic direct deposits available to you on the Business Day we receive the deposit. Funds from cash deposits will be made available to you on the day of deposit. Funds from check deposits will be made available to you according to the Availability Schedule assigned to your check deposits. The length of delay varies depending on the type and method of deposit, and is explained below. Once the funds are available, we will use the funds to pay checks you have written or you can withdraw the funds in cash.

Determining Availability

For purposes of this Funds Availability Policy, every day is a "Business Day" except Saturdays, Sundays and federal holidays. If you make a deposit before our cut-off time on a Business Day that we are open, we will consider that day to be the day of your deposit. The cut-off time for deposits made at a branch is the closing time of the branch where the deposit is made. Deposits made at a night drop location or night depository will be retrieved and verified by us once at the beginning of each Business Day. Therefore, if you use a night drop during the day, that deposit will not be considered received by us until the next Business Day when we retrieve it and process it. The cut-off time for deposits made in connection with certain banking services that we offer may vary; the earliest cut-off time is 4:00 p.m. Central Time (except with respect to certain vault services, for which cut-off times range between 1:00 p.m. ET and 5:00 p.m. PT). Please review the service agreements that govern these banking services to determine the applicable cut-off times. If you make a deposit after our cut-off time or on a day that we are not open, we will consider that the deposit was made on the next Business Day we are open.

Immediate Availability

Cash deposited at branches or through the mail before the cut-off times listed above will be available for immediate use on the day that we receive the deposit. Because we cannot process deposits made until we receive them, we strongly recommend that you do not send cash deposits through the mail. Cash deposited after the cut-off times will be available on the next Business Day after we receive the deposit.

Same Day Availability

Funds from the following types of deposits will generally be available on the Business Day we receive the deposit:

- Federal Reserve Bank wire transfers
- Preauthorized electronic credits

Next Day Availability

Funds from the following types of deposits will generally be available on the next Business Day after the day we receive the deposit:

- U.S. Treasury checks
- Checks drawn on and drafts payable through us.
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders
- State and local government checks
- Checks drawn on banks located inside the United States of America

Other Check Deposits

Subject to Section 9 of the Commercial Account Agreement, funds from all other checks will generally be available no later than the second Business Day after the day of your deposit. The first \$225 of these deposits, however, will be available on the first Business Day after the day of your deposit.

Cashing a Check Not Drawn On Us

If we cash a check that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your checking account or another account you have with us (or one of our affiliates). Those funds will be available at the time funds from the check we cashed would have been available had you deposited it.

Longer Delays May Apply To Some Deposits

In some cases, we will not make all of the funds that you deposit by check available to you as described above. In these cases, funds will generally be available on the second Business Day after we receive your deposit; however, the first \$225 of your deposit, will still be available on the first Business Day. If we are going to delay availability, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly through one of our employees, or if we decide to take this action after you leave the premises, we will mail you the notice no later than the day after we receive your deposit. We will also tell you when the funds will be available. If your deposit is not made directly through one of our employees, or if we decide to take this action after you leave the premises, we will mail you the notice no later than the day after we receive your deposit.

If you will need the funds from a deposit immediately, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- If we believe a check deposited will not be paid
- If deposited checks total \$5,525 or more on any one day
- If you redeposit a check that has been returned unpaid
- If you have overdrawn your account repeatedly in the last six months
- If there is an emergency situation such as a failure of communications or computer equipment, or severe weather

We will attempt to notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. Funds will generally be available no later than the seventh Business Day after the day of your deposit.

Additional Information Concerning Your Accounts

Endorsement Requirements

Payee endorsements are restricted by federal law to an area up to 1.5 inches from the trailing edge of a check. The trailing edge is defined as the left side of the check when looking at it from the front. The endorsement area reserved for the bank of first deposit is the area 3.0 inches from the leading edge of the check and 1.5 inches from the trailing edge of the check. The leading 3.0 inches is the area designated for endorsements of subsequent collecting banks. While checks may vary in size, the size of the areas designated for payee endorsement will always be as described above.

Legibility of Endorsements

Endorsements or other writing or markings on the reverse side of checks by issuers, payees, or endorsers should be limited to the space reserved for the payee's endorsement as described above. Otherwise, the endorsement of the depository bank may be obscured, and this may delay the return of the check or the notice of nonpayment. You shall be liable for any loss or damages arising from this condition.

Sufficient Balances

While funds will be made available based on the preceding time frames, you remain responsible for ensuring that sufficient ledger balances and Available Balances are kept or deposited to cover all withdrawals and other charges against the Account. If a deposited check is returned unpaid, we retain the right to charge that item back to the Account even though the funds for that check were made available. You remain responsible to immediately repay any overdrafts.

If you have any questions regarding this policy, or about the availability of any deposit you make, please contact the Client Response Center at 1-877-895-3278.

International Items

All international items should be directed to:

Mailing Address:

BMO Harris Bank
Naperville Operations Center
Attn: Foreign Collections
PO Box 5731
Carol Stream, IL 60197

Overnight / Courier:

BMO Harris Bank
Naperville Operations Center
Attn: Foreign Collections
1200 E. Warrenville Road
Naperville, IL 60593

Availability Schedules are subject to change without notice.

Attachment D

Sample Bank Statement



ACCOUNT NUMBER: XXX-XXX-X

STATEMENT PERIOD
04/01/22 TO 04/30/22

PAGE: 1 OF 5

ABC COMPANY
C/O JOHN DOE
123 MAIN ST
ANYTOWN IL 12345

DID YOU KNOW YOU COULD RECEIVE YOUR STATEMENT 5 DAYS SOONER?
ACCOUNT ANALYSIS, TOO?
SIGN UP FOR ELECTRONIC VERSIONS; CALL US AT 877-895-3278.

ITEMS ENCLOSED 0

CORPORATE CHECKING

ACCOUNT NUMBER XXX-XXX-X

ACCOUNT SUMMARY

YOUR PREVIOUS BALANCE WAS .00
YOUR TRANSACTIONS THIS PERIOD INCLUDED:
25 DEPOSITS 2,767,734.02
357 WITHDRAWALS 2,767,734.02
YOUR ENDING BALANCE WAS .00
YTD INTEREST PAID IS .00
YTD INTEREST WITHHELD IS .00

TRANSACTIONS LISTED BY DATE POSTED

DATE POSTED	TRANSACTION DESCRIPTION	WITHDRAWALS OTHER DEBITS	DEPOSITS OTHER CREDITS
APR 02	WIRE TRANSFER CREDIT 006390		16,213.26
APR 03	WIRE TRANSFER CREDIT 005389		23,650.87
APR 04	WIRE TRANSFER CREDIT 004746		25,467.29
APR 04	FED WIRE TRANSFER DEBIT 004743	1,810.47	
APR 04	FED WIRE TRANSFER DEBIT 004748	982.63	
APR 04	FED WIRE TRANSFER DEBIT 004744	522.16	
APR 05	WIRE TRANSFER CREDIT 005889		116,873.72
APR 05	REMOTE DEPOSIT		872.55
APR 06	WIRE TRANSFER CREDIT 002359		33,628.97
APR 09	WIRE TRANSFER CREDIT 003996		146,921.58
APR 10	WIRE TRANSFER CREDIT 005325		516,547.64
APR 11	WIRE TRANSFER CREDIT 004816		105,027.50
APR 11	REMOTE DEPOSIT		31,945.88
APR 11	FED WIRE TRANSFER DEBIT 004813	2,833.18	
APR 11	FED WIRE TRANSFER DEBIT 004812	532.00	
APR 11	CCD XYZ COMPANY STTAXPMT 11-111111	94,178.72	
APR 12	WIRE TRANSFER CREDIT 005678		4,709.01
APR 13	WIRE TRANSFER CREDIT 006185		546,019.18



ACCOUNT NUMBER: XXX-XXX-X

STATEMENT PERIOD
04/01/22 TO 04/30/22

PAGE: 2 OF 5

ABC COMPANY
C/O JOHN DOE
123 MAIN ST
ANYTOWN IL 12345

APR 13	FED WIRE TRANSFER DEBIT	006183	499,595.02	
APR 16	WIRE TRANSFER CREDIT	005770		142,624.14
APR 17	WIRE TRANSFER CREDIT	003767		18,702.43
APR 17	FED WIRE TRANSFER DEBIT	003765	2,554.47	
APR 18	WIRE TRANSFER CREDIT	005876		31,166.48
APR 18	FED WIRE TRANSFER DEBIT	005871	22,200.00	
APR 18	FED WIRE TRANSFER DEBIT	005870	1,094.86	
APR 18	FED WIRE TRANSFER DEBIT	005872	438.90	
APR 19	WIRE TRANSFER CREDIT	004235		52,991.79
APR 20	WIRE TRANSFER CREDIT	005380		29,434.83
APR 23	WIRE TRANSFER CREDIT	005966		91,005.28
APR 24	WIRE TRANSFER CREDIT	004790		24,067.92
APR 25	WIRE TRANSFER CREDIT	005623		190,514.04
APR 25	REMOTE DEPOSIT			4,594.40
APR 25	FED WIRE TRANSFER DEBIT	005624	103,275.57	
APR 25	FED WIRE TRANSFER DEBIT	005620	68.02	
APR 26	WIRE TRANSFER CREDIT	005549		94,211.15
APR 26	REMOTE DEPOSIT			732.50
APR 27	WIRE TRANSFER CREDIT	007020		492,507.60
APR 27	FED WIRE TRANSFER DEBIT	007021	432,126.73	
APR 30	WIRE TRANSFER CREDIT	006112		27,304.01

THE FOLLOWING CHECKS ARE INCLUDED IN THIS STATEMENT

NUMBER	AMOUNT	DATE	NUMBER	AMOUNT	DATE	NUMBER	AMOUNT	DATE
34571	25.00	04/05	35570*	149.00	04/02	35595	4,124.69	04/06
35431*	250.00	04/03	35573*	328.84	04/04	35596	2,043.00	04/06
35450*	77.05	04/09	35577*	494.13	04/02	35597	7.59	04/05
35453*	11,077.00	04/02	35579*	381.45	04/03	35598	7,158.25	04/04
35456*	1,528.16	04/04	35580	2,012.00	04/05	35599	2,062.50	04/05
35464*	104.65	04/16	35581	572.00	04/04	35600	1,479.72	04/09
35494*	1,955.37	04/02	35582	4,848.20	04/04	35601	350.00	04/05
35512*	150.00	04/24	35583	972.26	04/06	35602	1,026.09	04/05
35517*	1,440.39	04/02	35584	750.00	04/12	35603	558.81	04/06
35520*	19.38	04/02	35585	181.44	04/05	35604	2,709.33	04/05
35526*	316.19	04/02	35586	550.00	04/04	35605	1,922.72	04/05
35527	1,282.76	04/03	35587	185.96	04/06	35606	675.00	04/06
35531*	208.98	04/02	35588	812.08	04/06	35607	476.11	04/05
35540*	2,132.83	04/16	35589	135,656.85	04/09	35608	2,269.50	04/05
35547*	308.93	04/02	35590	942.98	04/05	35609	67.88	04/10
35548	57.72	04/03	35591	50,750.18	04/05	35610	109.88	04/09
35561*	2,433.26	04/16	35592	496.91	04/06	35611	1,809.04	04/06
35564*	7,091.63	04/18	35593	34.00	04/09	35612	2,695.33	04/09
35565	243.89	04/02	35594	306.74	04/16	35613	590.16	04/05



ACCOUNT NUMBER:

XXX-XXX-X

STATEMENT PERIOD
04/01/22 TO 04/30/22

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ABC COMPANY
C/O JOHN DOE
123 MAIN ST
ANYTOWN IL 12345

35614	449.32	04/06	35660	825.57	04/12	35705	317.16	04/17
35615	23.27	04/04	35661	399.16	04/17	35706	3,855.37	04/16
35616	1,521.19	04/06	35662	40,638.27	04/16	35707	1,377.05	04/16
35617	6,390.18	04/06	35663	2,022.51	04/12	35708	437.84	04/13
35618	107.54	04/06	35664	149.91	04/13	35710*	200.77	04/12
35619	963.79	04/06	35665	88.00	04/12	35711	3,360.76	04/12
35620	21,678.94	04/03	35666	763.70	04/12	35712	2,488.36	04/16
35621	1,557.10	04/04	35667	471.70	04/16	35713	162.35	04/13
35622	593.50	04/09	35668	2,150.00	04/20	35714	4,671.72	04/13
35623	470.10	04/05	35669	274.00	04/11	35715	783.15	04/13
35625*	369.56	04/10	35670	1,442.98	04/11	35716	3,634.40	04/16
35626	1,820.51	04/05	35671	2,869.53	04/11	35717	44.18	04/16
35627	2,897.09	04/11	35672	467.64	04/12	35718	954.12	04/13
35628	92.06	04/06	35673	603.50	04/13	35719	5,610.88	04/16
35629	2,102.05	04/10	35674	318.62	04/18	35720	6,209.67	04/17
35630	795.61	04/06	35675	204.19	04/12	35721	208.50	04/13
35631	3,450.00	04/12	35676	3,575.54	04/12	35722	475.00	04/12
35632	154.12	04/04	35677	74.32	04/16	35723	1,952.93	04/13
35633	5,187.00	04/10	35678	857.29	04/13	35724	802.15	04/16
35634	48,006.13	04/05	35679	1,597.58	04/13	35725	14,205.59	04/13
35635	1,072.56	04/04	35680	6,106.56	04/16	35726	7,147.74	04/12
35636	63.27	04/09	35681	189.85	04/16	35727	22.47	04/18
35637	630.08	04/06	35682	816.00	04/12	35728	339.72	04/13
35638	682.19	04/06	35683	3,654.40	04/13	35729	601.82	04/17
35639	4,342.40	04/06	35684	6,508.32	04/17	35730	12,786.37	04/16
35640	5,460.83	04/09	35685	66.55	04/13	35731	16.85	04/12
35641	1,237.37	04/05	35686	52.70	04/16	35732	118.39	04/25
35642	21.53	04/06	35687	1,861.04	04/13	35733	3,247.24	04/13
35643	979.26	04/04	35688	2,080.40	04/16	35734	107.76	04/16
35644	164.33	04/04	35689	806.03	04/13	35735	1,079.95	04/12
35645	2,418.60	04/06	35690	3,901.88	04/13	35736	134.07	04/27
35646	4,381.06	04/06	35691	6,359.20	04/16	35737	159.36	04/13
35647	68.06	04/19	35692	14.43	04/27	35738	1,596.15	04/12
35648	811.77	04/04	35693	25,354.74	04/16	35739	12,964.88	04/16
35649	28.22	04/06	35694	41.69	04/16	35740	12,077.00	04/26
35650	737.27	04/09	35695	97.98	04/17	35741	5,948.57	04/23
35651	14.01	04/05	35696	489.76	04/12	35742	824.06	04/23
35652	2,404.17	04/04	35697	871.69	04/17	35743	181.28	04/25
35653	452.30	04/13	35698	795.03	04/16	35744	310.80	04/23
35654	13.88	04/09	35699	1,022.00	04/12	35745	205.25	04/23
35655	258,015.00	04/10	35700	1,301.00	04/12	35746	31.47	04/20
35656	250,806.15	04/10	35701	11,810.80	04/16	35747	193.46	04/24
35657	672.33	04/13	35702	1,142.16	04/17	35748	7,443.07	04/20
35658	6,446.80	04/12	35703	554.96	04/12	35749	212.40	04/23
35659	3,400.08	04/13	35704	1,278.75	04/13	35750	221.09	04/23



ACCOUNT NUMBER:

XXX-XXX-X

STATEMENT PERIOD
04/01/22 TO 04/30/22

PAGE: 4 OF 5

ABC COMPANY
C/O JOHN DOE
123 MAIN ST
ANYTOWN IL 12345

35751	11,695.37	04/20	35799	50.00	04/23	35846	1,428.00	04/30
35752	205.50	04/20	35800	250.00	04/25	35847	611.79	04/26
35753	1,973.50	04/23	35801	3,449.95	04/25	35848	820.06	04/30
35754	445.01	04/23	35802	3,441.27	04/23	35849	337.41	04/30
35755	253.50	04/23	35803	1,184.75	04/24	35851*	34,108.26	04/27
35756	81.88	04/24	35804	4,342.40	04/23	35852	5,577.58	04/26
35757	2,051.51	04/26	35805	2,812.13	04/23	35853	134.69	04/26
35758	3,786.86	04/23	35806	101.44	04/20	35854	104.00	04/27
35760*	3,852.75	04/23	35807	567.20	04/23	35855	3,150.19	04/27
35761	36.00	04/23	35808	4,598.57	04/30	35856	1,105.09	04/26
35762	1,411.61	04/25	35809	6,219.98	04/23	35857	727.93	04/27
35763	225.91	04/25	35810	341.28	04/24	35858	992.93	04/26
35764	4,384.15	04/23	35811	145.87	04/23	35859	1,713.48	04/30
35765	7,738.64	04/24	35812	727.20	04/23	35860	10,912.00	04/26
35766	43.09	04/25	35813	2,519.15	04/23	35861	4,030.13	04/25
35767	50.00	04/24	35814	6,828.20	04/23	35862	911.07	04/27
35768	955.38	04/23	35815	3,167.51	04/20	35863	1,585.00	04/25
35769	203.50	04/23	35816	1,302.72	04/23	35864	4,662.15	04/25
35770	1,313.15	04/23	35817	540.00	04/25	35865	1,769.10	04/26
35771	5,525.70	04/23	35818	395.60	04/24	35866	6,251.77	04/26
35772	5,045.28	04/24	35820*	16,232.00	04/25	35867	1,904.81	04/26
35773	1,653.31	04/23	35821	1,663.35	04/23	35868	46.55	04/27
35774	12,697.75	04/23	35822	1,010.94	04/20	35869	1,712.74	04/30
35775	83.25	04/27	35823	386.40	04/23	35870	7,532.74	04/27
35776	324.08	04/24	35824	229.59	04/23	35871	61.48	04/27
35778*	204.72	04/26	35825	911.37	04/20	35872	2,293.70	04/26
35779	52,923.73	04/19	35826	532.12	04/20	35874*	813.20	04/26
35780	495.07	04/25	35827	236.70	04/23	35875	24,837.23	04/25
35781	65.00	04/24	35828	411.42	04/23	35876	1,510.15	04/25
35782	510.77	04/23	35829	150.00	04/24	35877	1,252.36	04/26
35783	4,125.75	04/25	35830	271.81	04/23	35878	52.26	04/26
35784	1,633.70	04/24	35831	150.00	04/26	35879	188.56	04/26
35785	2,047.29	04/20	35832	1,272.86	04/25	35880	330.00	04/25
35786	1,404.73	04/23	35833	8,898.65	04/26	35881	2,460.00	04/27
35787	3,328.82	04/23	35834	1,394.69	04/25	35882	107.22	04/26
35788	138.75	04/20	35835	815.48	04/26	35883	619.31	04/26
35789	1,601.79	04/24	35836	1,539.05	04/27	35884	199.00	04/27
35790	129.06	04/27	35837	712.25	04/26	35885	3,374.80	04/25
35791	3,402.60	04/23	35838	582.01	04/30	35886	9,858.15	04/26
35792	5,112.46	04/24	35840*	620.00	04/25	35887	94.06	04/30
35794*	599.40	04/27	35841	4,080.64	04/27	35888	14,234.86	04/30
35795	1,468.64	04/23	35842	2,019.15	04/26	35889	1,150.20	04/27
35796	140.00	04/23	35843	19.38	04/30	35890	987.64	04/26
35797	1,594.16	04/23	35844	12,550.50	04/25	35891	136.16	04/27
35798	2,197.44	04/23	35845	2,294.20	04/27	35892	16,647.02	04/26



BMO Bank N.A.
 P.O. Box 755
 Chicago, IL 60690
 Toll Free: 1-877-895-3278

ACCOUNT NUMBER: XXX-XXX-X

STATEMENT PERIOD
 04/01/22 TO 04/30/22

PAGE: 5 OF 5

ABC COMPANY
 C/O JOHN DOE
 123 MAIN ST
 ANYTOWN IL 12345

35893	744.23	04/25	35899	1,365.61	04/25	35904	14.01	04/26
35894	1,073.67	04/27	35900	318.11	04/30	35905	700.00	04/26
35895	213.36	04/27	35901	1,307.53	04/25	35906	281.34	04/27
35896	764.64	04/30	35902	3,772.11	04/26	35907	54.49	04/26
35897	5,257.00	04/26	35903	83.32	04/27	35908	512.52	04/25
35898	680.69	04/30						
SUBTOTAL	1,605,521.29							

CLOSING DAILY BALANCES AND DEBIT TOTALS

DATE	BALANCE	DEBITS	DATE	BALANCE	DEBITS
APR 01	.00	0	APR 16	.00	26
APR 02	.00	10	APR 17	.00	9
APR 03	.00	5	APR 18	.00	6
APR 04	.00	17	APR 19	.00	2
APR 05	872.55	19	APR 20	.00	12
APR 06	.00	23	APR 23	.00	44
APR 09	.00	11	APR 24	.00	15
APR 10	.00	6	APR 25	4,594.40	28
APR 11	31,945.88	7	APR 26	732.50	32
APR 12	.00	22	APR 27	.00	25
APR 13	.00	25	APR 30	.00	13

TRANSACTION SUMMARY INFORMATION

DESCRIPTION	NUMBER	AMOUNT	DESCRIPTION	NUMBER	AMOUNT
INCOMING WIRE	21	2,729,588.69	REMOTE DEPOSIT	4	38,145.33
REGULAR CHECK	343	1,605,521.29	ACH DEBIT	1	94,178.72
OUTGOING WIRE	13	1,068,034.01			

Attachment E

Sample Account Analysis Statement

A Guide to Your New Account Analysis Statement

All you need, every month

Your Account Analysis statement is an important tool in monitoring the cost-effectiveness of your treasury management services. As you will see in these pages, we give you all the data you need in a simple and accessible format, featuring logical organization and clearly marked summary sections.

If you have access to our Online Banking for Business service, your statements will also be available online in PDF format and can be downloaded in CSV format for easy manipulation of data. An optional email alert can notify you when your statement is available for viewing or download.

If you have additional questions about your statement that this brochure does not answer, please contact your Treasury and Payment Solutions Sales Professional or call our Client Service Response Center at 1-877-895-FAST (3278).



1

Customer Information

Your company name, address and account number appear here, and you will find the phone number of our Client Service Response Center as well. Look in this section each month for important messages about your account analysis and treasury management services.

2

Composite Balance Information

In addition to standard balance information, this section provides Composite Average Interest Bearing Balances, where applicable, which will help you better understand each month's Collected Balance calculations.

3

Composite Compensation Information

Here are your compensation details, clearly organized for easy review.



BMO.
P.O. Box 755
Chicago, Illinois 60690-9520

XYZ Enterprise Corporation
Department
Attn: Tom Treasurer
1234 Main Street
Milwaukee, Wisconsin 53201-0101

1

Account Analysis Statement

Page 1 of 6

Statement Date January 12, 2020
Analysis Period December 2019
Account C 1234567-890-1
Composite Account 3 Accounts
Package Nbr 1 (795) C 12345678901

Please contact your Treasury and Payment Solutions Sales Professional or our Client Service Response Center at 1-877-895-FAST (3278).

2

Composite Balance Information

Month	Average Ledger Balance	Average Collected Balance	Average Negative Collected Balance	Average Positive Collected Balance	Reserve Adjusted Collected Balance
01-19	1,623,530	1,505,445	00.00	1,505,445	1,505,445
02-19	1,178,645	1,486,326	00.00	1,486,326	1,485,326
03-19	1,478,134	1,285,815	00.00	1,285,815	1,284,815
04-19	1,878,526	1,806,281	00.00	1,806,281	1,805,281
05-19	1,379,382	1,044,316	00.00	1,044,316	1,043,316
06-19	1,830,657	1,746,234	00.00	1,746,234	1,745,234
07-19	1,749,187	1,581,639	00.00	1,581,639	1,580,639
08-19	1,019,175	905,293	00.00	905,293	904,293
09-19	1,353,470	1,182,475	00.00	1,182,475	1,181,475
10-19	1,741,202	1,595,821	00.00	1,595,821	1,594,821
11-19	1,729,299	1,568,584	00.00	1,568,584	1,567,584
12-19	1,521,375	1,288,977	00.00	1,288,977	1,288,977
Average	1,540,215	1,382,156	00.00	1,382,156	1,381,323

3

Composite Compensation Information

Month	Earnings Credit Rate	Earnings Allowance	Collected Balance Required	Excess/(Deficit) Collected Balance	Analysis Based Charges	Excess/(Deficit) Allowance
01-19	0.25%	319.65	18,692,474	(17,187,029)	3,968.95	(3,649.30)
02-19	0.25%	284.86	19,040,903	(18,054,577)	3,651.68	(3,366.82)
03-19	0.20%	218.24	21,453,052	(20,078,566)	3,644.08	(3,425.84)
04-19	0.20%	296.76	22,745,888	(20,939,607)	3,739.05	(3,442.29)
05-19	0.20%	177.22	25,198,481	(24,154,165)	4,280.29	(4,103.07)
06-19	0.20%	286.89	24,899,753	(23,153,519)	4,093.11	(3,806.22)
07-19	0.25%	335.62	20,446,735	(18,865,096)	4,341.43	(4,005.81)
08-19	0.25%	185.81	18,268,493	(17,363,200)	3,753.80	(3,567.99)
09-19	0.25%	250.86	19,737,128	(18,554,653)	4,190.76	(3,939.90)
10-19	0.25%	338.63	19,092,279	(17,496,458)	4,053.84	(3,715.21)
11-19	0.25%	322.11	19,284,410	(17,715,826)	3,962.55	(3,640.44)
12-19	0.25%	273.69	14,393,480	(13,104,503)	3,056.15	(2,782.46)
Average	0.23%	267.46	20,271,090	(18,888,933)	3,894.64	(3,620.45)

Composite Settlement Summary

This handy snapshot of the current month's balance calculations, earnings allowance calculation and fee(s) summary serves as the financial narrative at a glance for the current billing period.

Composite Activity Summary

This section includes AFP codes as well as BMO's internal billing codes for all services used in the current billing period. Look here to understand which volumes have driven billing costs in the current statement cycle. (Please note that prices and services shown are examples only.)



XYZ Enterprise Corporation

Account Analysis Statement

Page 2 of 6

Statement Date January 12, 2020
 Analysis Period December 2019
 Account C 1234567-890-1
 Composite Account 3 Accounts

Composite Settlement Summary

4

Average Ledger Balance	\$ 1,521,375.00
Less Average Float	<u>\$232,380.00</u>
Average Collected Balance	1,288,977.00
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$ 1,288,977.00
Less Average Interest Bearing Balance	\$0.00
Less Reserve Requirement at 0.000%	\$0.00
Reserve Adjusted Collected Balance	\$ 1,288,977.00
Positive Collected Balance Required for Services @ \$4,709.68 per \$1.00 charge	14,393,480.00
Analysis Based Charges	\$ 3,056.15
Less Earnings Credit Allowance	<u>\$ 273.69</u>
Net Analyzed Charges	\$ 2,782.46
Fee Based Charges	\$0.00
Total Charges	\$ 2,782.46
Total Debited to Account D-12345678901 on January 22, 2020	\$ 2,782.46

Composite Activity Summary

5

Service Code	AFP Code	Description	Volume	Unit Price	Service Charges	Collected Balance Required
Depository Services						
General Depository Services						
0020	010000		1	300.0000	300.00	1,412,903
5243	150300	Check Rejects	13	0.5500	7.15	33,674
General Depository Services Subtotal					307.15	1,446,577
Investment Sweep Services						
2585	450020	Corp Sweep Maintenance Fidelity Funds	1	135.0000	135.00	635,806
6881	450020	Sweep to Loan w/Virtus Insight	1	250.0000	250.00	1,177,419
Investment Sweep Services Subtotal					385.00	1,813,226
Total Depository Services					692.15	3,259,803
Disbursement Services						
3603	150030	Positive Pay Maintenance	2	202.5000	405.00	1,907,419
3606	150120	Positive Pay Plan	1,000	0.0900	90.00	423,871
3601	150729	Positive Pay E-mail Alerts	9	10.0000	90.00	423,871
4555	150030	Positive Payee Maintenance	1	225.0000	225.00	1,059,677
Disbursement Services Subtotal					810.00	3,814,838

Composite Summary

Designed in a clean, easy-to-read format, this section presents all the data used in computing the total of analyzed charges for your composite relationship.



XYZ Enterprise Corporation

Account Analysis Statement

Page 3 of 6

Statement Date January 12, 2020
 Analysis Period December 2019
 Account C 1234567-890-1
 Composite Account 3 Accounts

Wholesale Lockbox Services

1350	050000	WLBX Maintenance	1	125.0000	125.00	588,710
1352	050109	WLBX Items Processed-Full Image	1,000	0.3600	360.00	1,695,484
2421	050300	WLBX Deposit	20	2.6000	52.00	244,903
3313	100210	Wholesale Lbx On-Us	100	0.0200	2.00	9,419
3315	10021Z	Wholesale Lbx Transit	850	0.0800	68.00	320,258
3317	100219	Wholesale Lbx Transit IRD	50	0.14	7.00	32,968

Wholesale Lockbox Services Subtotal**614.00 2,891,742****Online Banking for Business****Balance Reporting**

7980	400822	Online User Fee	5	7.0000	35.00	164,839
7984	400440	Balance Reporting Maintenance	1	65.0000	65.00	306,129
7986	400440	Accounts Reported	2	25.0000	50.00	235,484
7993	400661	Previous Day DR/CR Trans	1,000	0.2500	250.00	1,177,419
7989	400444	Same Day CR Detail	2	65.0000	130.00	612,258
7991	400444	Same Day DR Detail	2	65.0000	130.00	612,258
7994	400664	Same Day DR/CR Trans	1,000	0.2800	280.00	1,318,710

Online Banking for Business Subtotal**940.00 4,427,097****Treasury Services Total****3,056.15 14,393,480****Total Analysis Based Charges****3,056.15 14,393,480****Total Fee Based Charges****0.00 0.00****Total Charges for Monthly Cycle****3,056.15 14,393,480**

Composite Summary

6

Account Information	Reserve Adjusted Collected Balance	Collected Balance Required	Excess/ (Deficit) Balance	Total Charges	Excess/ (Deficit) Allowance
1234567-890-1 Main Street	1,000,000.00	11,774,194	(10,774,194)	2,500.00	(2,287.67)
1234567-890-1 Main Street Arizona	200,000.00	1,883,871	(1,683,871)	400.00	(357.53)
1234567-890-1 Main Street Baltimore	88,977	735,416	(646,439)	156.15	(137.26)
Totals for 3 Accounts	1,288,977	14,393,481	(13,104,503)	3,056.15	(2,782.46)

Individual Account Activity

In addition to the composite information shown on this sample statement, your new Account Analysis statement will include the same information (as shown in sections 1 - 5 above) for each of your individual analyzed accounts.

GLOSSARY OF KEY TERMS

The following terms appear on the sample statement presented inside this brochure. If you have questions about these terms or any other aspect of your statement, just contact your Treasury and Payment Solutions Sales Professional or call our Client Service Response Center at 1-877-895-FAST (3278).

AFP Code	This standard code, designated by the Association for Financial Professionals [®] , provides uniform reference and terms for identifying, describing and reporting the services offered by the bank. BMO is an AFP Service Codes [®] Accredited Provider.
Analysis Based Charges	Total for all Service Charges that are eligible for offset by Earnings Credit Allowance.
Average Collected Balance	The net result of the Average Positive Collected Balance and the Average Negative Collected Balance, which also equals Average Ledger Balance minus Average Float.
Average Float	The sum of the daily amount of unavailable funds divided by the number of days in the month, plus or minus adjustments (if any).
Average Interest Bearing Balance	Average balance that has earned interest in the current month and is not used to calculate the Reserve Adjusted Collected Balance.
Average Ledger Balance	The sum of daily closing ledger balances divided by the number of days in the month, plus or minus adjustments (if any).
Average Negative Collected Balance	The sum of the daily negative collected balances divided by the number of days in the month.
Average Positive Collected Balance	The sum of the daily positive collected balances divided by the number of days in the month.
Positive Collected Balance Required	The balance equivalent of the Service Charge, calculated as the Service Charge multiplied by the number of days in the year, divided by the Earnings Credit Rate, divided by the number of days in the month.
Composite Account	The number of accounts in the composite relationship. A "C" preceding an account number denotes that the composite relationship is comprised of that account and other accounts. A "D" preceding an account number denotes that there is only one account in the relationship.
Earnings Credit Allowance	The Reserve Adjusted Collected Balance multiplied by the Earnings Credit Rate, divided by the number of days in the year, times the number of days in the month. The fee equivalent of balances maintained.
Earnings Credit Rate	The rate applied to the Reserve Adjusted Collected Balance to determine the Earnings Credit Allowance.
Excess/(Deficit) Allowance	Earnings Credit Allowance minus Analysis Based Charges.
Excess/(Deficit) Collected Balance	Average Collected Balance (prior to the reserve adjustment) minus Collected Balance Required.
Fee Based Charges	The total of all Service Charges that are not eligible for offset by Earnings Credit Allowance.
Net Analyzed Charges	Total Analysis Based Charges minus Earnings Credit Allowance.
Reserve Adjusted Collected Balance	The balance on which the Earnings Credit Allowance is calculated.
Reserve Requirement	Average Collected Balance multiplied by a reserve rate applicable to the account type.
Service Charges	Unit price times volume.
Service Code	BMO's internal billing codes.
Total Charges	The sum of Net Analyzed Charges and Fee Based Charges, which will be debited from the account.
Total Debited To Account #	The Total Charges that will be debited from the account.
Unit Price	The charge per unit of service volume in the Activity Summary.
Volume	Unit count for the month.

ABOUT BMO TREASURY AND PAYMENT SOLUTIONS

We help businesses maximize the use of their working capital, forecast cash flow, better understand their cash position and make informed financial decisions. Ask us about our:

- **Information solutions** : Providing up-to-the-minute information on your account balances and activity.
- **Receivables solutions** : Helping you accelerate your collections process to put your cash back to work quickly.
- **Payables solutions** : Helping you pay suppliers and employees efficiently, manage cash outflows, mitigate fraud risk and improve payment timing.
- **Investment solutions** : Helping you maximize the return on your excess funds.
- **Fraud mitigation** : Helping you reduce the risk of fraud.

For additional details, contact your Treasury and Payment Solutions Sales Professional.



BMH123-HTR-STMT

About Your New Account Analysis Statement CSV Format

Starting with your statement for July, the CSV format for your Account Analysis statement will be modified. Below is a portion of a sample layout that you can expect to see.

The Online Banking for Business Account Analysis data download will be a comma separated values file (.csv). This file has three record types (as shown in the first column of each row), which correspond to three sections of the statement. The data download will have at least one of each of these records, preceded by a row of column headings. There are no summary totals in the columns or the rows.

Each record type will contain columns with the headings shown below.

1 Record Type 1

Composite/Account Balance Information

Column headings:

Record type
Account Number
Month
Average Ledger Balance
Average Collected Balance
Average Negative Collected Balance
Average Positive Collected Balance
Average Interest Bearing Balance
Reserve Adjusted Collected Balance

2 Record Type 2

Composite/Account Compensation Information

Column headings:

Record type
Account Number
Month
Earnings Credit Rate
Earnings Allowance
Collected Balance Required
Excess/-Deficit Collected Balance
Analysis Based Charges
Excess/-Deficit Allowance

3 Record Type 3

Composite/Account Activity Summary

Column headings:

Record type
Account Number
Service Category 1
Service Category 2
Service Category 3
Service Code
Service Description
AFP Code
Volume
Unit Price
Fee Disposition
Service Charge
Collected Balance Required

1	RECORD TYPE	ACCOUNT NUMBER	MONTH	AVERAGE LEDGER BALANCE	AVERAGE COLLECTED BALANCE	AVERAGE NEGATIVE COLLECTED BALANCE	AVERAGE POSITIVE COLLECTED BALANCE	AVERAGE INTEREST BEARING BALANCE	RESERVE ADJUSTED COLLECTED BALANCE	
	1	C1091111/0	12-Jan	500000000	400000000	50000000		450000000	300000000	
	1	C1091111/0	12-Feb	-100	-100	100		0	-100	
	1	C1091111/0	12-Mar	999999999	999999999	999999999		999999999	999999999	
	1	C1091111/0	12-Apr	999999999	999999999	999999999		999999999	999999999	
	1	C1091111/0	12-May	999999999	999999999	999999999		999999999	999999999	
	1	C1091111/0	12-Jun	999999999	999999999	999999999		999999999	999999999	
2	RECORD TYPE	ACCOUNT NUMBER	MONTH	EARNINGS CREDIT RATE	EARNINGS ALLOWANCE	COLLECTED BALANCE REQUIRED	EXCESS/-DEFICIT COLLECTED BALANCE	ANALYSIS BASED CHARGES	EXCESS/-DEFICIT ALLOWANCE	
	2	C1091111/0	12-Jan	0.25	42	21823326		-21625528	-4591.72	
	2	C1091111/0	12-Feb	0.25	65.66	24247419		-23905066	-4584.53	
	2	C1091111/0	12-Mar	0	0	0		4639	-6258.85	
	2	C1091111/0	12-Apr	0	0	0		28050	-5987.89	
	2	C1091111/0	12-May	0.25	325.97	27648585		-26113392	-5544.62	
	2	C1091111/0	12-Jun	0.25	-160.15	26720433		-27499828	-5650.65	
3	RECORD TYPE	ACCOUNT NUMBER	SERVICE CATEGORY 1	SERVICE CATEGORY 2	SERVICE CATEGORY 3	SERVICE CODE	SERVICE DESCRIPTION	AFP CODE	VOLUME	UNIT PRICE
	3	C1091111/0	Account Maintenance				20 CORPORATE ACCOUNT MAINTENANCE	10000	1	45
	3	C1091111/0	Other Corporate Credits Collec				28 OTHER CORPORATE CREDITS	10109	113	3
	3	C1091111/0	Business Direct Line				7980 DIRECTLINE USER FEE	400822	46	7
	3	C1091111/0	Business Direct Line				7984 DIRECTLINE BALANCE RPTNG MAIN	400440	1	65
	3	C1091111/0	Business Direct Line				7986 DIRECTLINE ACCOUNTS REPORTED	400440	9	25
	3	C1091111/0	Business Direct Line				7987 DIRECTLINE PREVIOUS DAY CR DET	400441	9	35
	3	C1091111/0	Business Direct Line				7988 DIRECTLINE PREVIOUS DAY DB DET	400441	9	35
	3	C1091111/0	Business Direct Line				7989 DIRECTLINE SAME DAY CR DETAIL	400444	9	65
	3	C1091111/0	Business Direct Line				7991 DIRECTLINE SAME DAY DB DETAIL	400444	9	65
	3	C1091111/0	Business Direct Line				7993 DIRECTLINE PREV DAY DR/CR TRAN	400661	2610	0.25

If you have questions about your Account Analysis statement CSV download, please contact the TPS Client Service Response Center at 1-877-895-FAST (3278).



A Guide to Your New Account Analysis Invoice

Thank you for being an Account Analysis client of BMO. If you have questions, please contact the Treasury & Payment Solutions Client Service Response Center at 877-895-FAST (3278).

Invoice

1 Invoice Address

This is your current address on file. If you need to change your address, please contact the TPS Client Service Response Center at 877-895-3278.

2 Account Number

This is the Account that appears on your Account Analysis Statement.

3 Invoice Number

This number consists of the month and year of your statement, plus a system-generated identifier. Have this number handy if you are contacting BMO with questions.

4 Invoice Activity

In this section you will see all charges for the settlement period, such as the total of your Analysis Results (shown as Total Charges on your Account Analysis Statement).

Payment Coupon

5 Terms

This section summarizes the payment terms of the Total Amount Due.

6 Debit Date

Your account will be debited automatically on this date if payment is not received in a timely manner. **Please note that you will no longer receive Debit Advice notifications.**

7 Settlement Period

The start and end dates of the period being invoiced, which are usually the first and last days of the month.

8 Due Date

The date the invoiced amount is due.

9 Amount Due

The total amount due.

	
BMO P.O. BOX 755 CHICAGO, ILLINOIS 60690-9520	Date: July 26, 2021
1 XYZ ENTERPRISE CORPORATION 1234 MAIN STREET MILWAUKEE, WI 53201-0101	2 Account Number C 0000-123-456-7
3 Invoice Number: 06-21 123456	

4 07-12-2021 Analysis Results (06-01-2021 through 06-30-2021)	98.76
07-26-2021 Adjustment LOCKBOX SERVICE ADJUSTMENT	10.00

Total Amount Due	\$ 108.76
IF THERE ARE ANY QUESTIONS CONCERNING YOUR INVOICE, PLEASE CALL YOUR TREASURY MANAGEMENT SALES REPRESENTATIVE OR THE CLIENT SERVICE RESPONSE CENTER AT 1-877-895-FAST (3278).	

Please detach this coupon and mail with payment	
5 Terms: 30 days from issue date. If not paid, your checking account will be charged on September 4, 2021.	Account Number: C 000-123-456-7 Invoice Date: July 26, 2021 7 For Period: 06-01-2021 through 06-30-2021 Account Analysis Invoice: 06-21 123456
6	8 Payment Due: August 25, 2021
BMO P.O. BOX 755 CHICAGO, ILLINOIS 60690-9520	9 Total Amount Due: \$ 108.76
	XYZ ENTERPRISE CORPORATION 1234 MAIN STREET MILWAUKEE, WI 53201-0101



Attachment F

Sample Online Banking
for Business Reports

BMO



Treasury & Payment Solutions

BMO Online Banking for Business

Sample Reports

Sample Reports

Online Banking for Business

Each report displays data for the accounts and dates you select. You can obtain near real-time balance and activity reports for an unlimited number of BMO accounts, automate your reporting procedures, and retrieve account history through tools that support your Account Information management.

Every report has its own **Generate** and **Customize** buttons for quick access to these functions.

Use the ‘From and To Date’ picker integrated within the **Date Range** dropdown that is accessible through the Custom Range option. This will be useful for generating previous day and current day reporting.

Easily search in reports by name and type in the search bar.

Manage Reports **Default Reports Setting**

Showing 10 of 20 Reports

Report Name ▲	Report Format	Date Type	Date Range	Accounts																																																																																																			
Reconciliation Report Type: Bank View Description	Quickbooks ▼	Processing Date ▼	Current Month ▼ Jan 14, 2018 to Feb 28, 2018	111 of 555	<button>Generate</button> <button>Customize</button>																																																																																																		
Detail Report Type: Bank View Description	HTML ▼	Value Date ▼	Current Day ▼ Jan 14, 2018 <input type="checkbox"/> New Data only	111 of 555	<button>Generate</button> <button>Customize</button>																																																																																																		
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Summary Report Type: Bank View Description			From: 2019-01-16 To: 2019-02-07	111 of 555	<button>Generate</button> <button>Customize</button>																																																																																																		
Sweep Report Type: Bank View Description			<table border="1" style="width: 100%; text-align: center; font-size: 0.8em;"> <tr> <th colspan="7">January 2019</th> <th colspan="7">Feb 2019</th> </tr> <tr> <td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td> <td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td> </tr> <tr> <td>29</td><td>30</td><td>31</td><td>1</td><td>2</td><td>3</td><td>4</td> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td> </tr> <tr> <td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td> <td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td> </tr> <tr> <td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td> <td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td> </tr> <tr> <td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td> <td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td> </tr> <tr> <td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td>1</td> <td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td> </tr> </table>	January 2019							Feb 2019							S	M	T	W	T	F	S	S	M	T	W	T	F	S	29	30	31	1	2	3	4	1	2	3	4	5	6	7	5	6	7	8	9	10	11	8	9	10	11	12	13	14	12	13	14	15	16	17	18	15	16	17	18	19	20	21	19	20	21	22	23	24	25	22	23	24	25	26	27	28	26	27	28	29	30	31	1	1	2	3	4	5	6	7	111 of 555	<button>Generate</button> <button>Customize</button>
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[↑ Top](#)

Sample Reports

Online Banking for Business

Users can edit the report name, description, and type within the Customize page/function.

Account or Account Groups can be selected from the same overlay. Same is applicable for Transaction or Transaction Groups.

Date, Account & Transaction Details, Display Details, and Sorting & Filtering are expandable to aid the user in looking at each item and user is able to look at each at a time without having to scroll down.

« Back to Manage Reports

Select Accounts or Account Groups ✕

Select By: Accounts ▼

🔍 Search by Account Name or Number

5 Accounts Selected
Show selected accounts first

<input checked="" type="checkbox"/>	Account Number	Account Name	Currency	
<input checked="" type="checkbox"/>	██████████	XIM USD ██████████	USD	↑ ↓
<input checked="" type="checkbox"/>	██████████	Concentration Acct		↑ ↓
<input checked="" type="checkbox"/>	██████████	CAD MECH ██████████	CAD	↑ ↓
<input checked="" type="checkbox"/>	██████████	TEST 6	CAD	↑ ↓

Transaction Groups

Please select a transaction group you wish to edit or delete, or click the create button to create a new transaction group.

	Name	Description	Owner
<input type="radio"/>	ACH Credits	ACH Credit	BANK
<input type="radio"/>	ACH Debits	ACH Debit	BANK
<input type="radio"/>	ACH Group	All ACH Transactions	BANK
<input type="radio"/>	All Credits	Credit transactions	BANK
<input type="radio"/>	All Debits Group	Debit transactions	BANK
<input type="radio"/>	Book Transfer	Internal transfers	BANK
<input type="radio"/>	Controlled Disb	All Controlled disb	BANK
<input type="radio"/>	EDI Group	EDI transactions	BANK
<input type="radio"/>	Lockbox Group	Lockbox transactions	BANK
<input type="radio"/>	Safekeeping	Safekeeping txns	BANK
<input type="radio"/>	Wire Credits	All Wire credits	BANK
<input type="radio"/>	Wire Debits	All Wire debits	BANK
<input type="radio"/>	Wires Group	All wires	BANK
<input type="radio"/>	Custom Transaction Group	Custom Transaction Group Description	CUSTOMER

Customize Report ▼

Report Details

Report Name: Reconciliation Report

Description: Detailed transaction information with acco

Report Format: HTML ▼

Report Type: Bank

▶ **Date, Account & Transaction Details**

Date Range: Current day ▼

Date Type: Processing Date ▼

Jun 11, 2019 New Data only

Accounts: 160 of 160 Accounts Selected Hide Account Numbers Yes

Balances: 12 of 12 Balances selected

Summary: All Summaries Selected

Transactions: 318 of 318 Transaction Selected

▶ Display Details

▶ Sorting & Filtering

Generate
Save

Sample reports are provided on the following pages.

Sample Reports
Online Banking for Business

Sample Detail Report:

Filter << < Page 1 of 3 > >> View All Export Print



Detail Report

Generated By: 111111_DEMOUSER04
Generated On: 30/11/2020 05:58:58 PM
Date Range: 25/06/18 to 25/06/18

BMO - ACCOUNT1 - 111111 USD (HARRIS - DDA)

Show All	Date	BAI	Transaction Description	Cust Ref	Bank Ref	Debit	Credit	Availability
	05/26/16	123	Closing Ledger Balance	05572233	23411411	\$7,000.33		
+	05/26/16	123	Miscellaneous Credit COMM L LOAN LOAN TRANS 360198300001...	1272233	13411411		\$300.33	
+	05/26/16	123	Miscellaneous Debit AUTOMATIC DEBIT	0533233	982411	\$8,000.00		0 Day: \$0.00 1 Day: \$1.24 2 Plus Days: \$0.00
	05/26/16	123	Closing Ledger Balance	05572233	13411411		\$70.33	0 Day: \$0.00 1 Day: \$1.24 2 Plus Days: \$0.00
+	05/26/16	123	Miscellaneous Debit AUTOMATIC DEBIT	0533233	982411	\$8,000.00		0 Day: \$0.00 1 Day: \$1.24 2 Plus Days: \$0.00
	05/26/16	123	Closing Ledger Balance	05572233	13411411		\$70.33	0 Day: \$0.00 1 Day: \$1.24 2 Plus Days: \$0.00
+	05/26/16	123	Miscellaneous Debit AUTOMATIC DEBIT	0533233	982411	\$8,000.00		
+	05/26/16	123	Miscellaneous Debit AUTOMATIC DEBIT	0533233	982411	\$8,000.00		0 Day: \$0.00 1 Day: \$1.24 2 Plus Days: \$0.00
Total Debits and Credits:						\$20,980.90	\$43,887.18	
Total Debit And Credit Items:						3	4	

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Sample Reports
Online Banking for Business

Sample Summary Report:

Filter << < Page 1 of 3 > >> View All Export Print



Summary Report

Generated By: 111111_DEMOUSER04
Generated On: 03/09/2019 09:46:54 AM
Date Range: 29/06/18 to 29/06/18

BMO ACCOUNT1 - 111111 USD (HARRIS - DDA)
Date: Jun 29, 2018

Balances	BAI	Totals
Opening Ledger Balance	010	\$250.00
Opening Available Balance	040	\$300.00
Closing Ledger Balance	015	50.00
Closing Available Balance	045	50.00
1 Day Float	072	\$47.00
2 or More Days Float	074	50.00

Summary Totals	BAI	Totals
Total Credits	100	\$2,015,015.72 (283)
Total Other Check Deposits	170	\$17,140.69 (23)
Total Miscellaneous Credits	390	\$1,993,700.90 (256)
Total Debits	400	\$147,880.45 (291)
Total ACH Disbursement Funding Debits	446	\$31,690.62 (288)
Total Check Paid	470	\$555.15 (4)
Total ZBA Debits	570	\$116,189.77 (2)
Total Miscellaneous Debits	690	50.02 (1)
Total Teller Deposit	941	\$4,174.13 (4)

Sample Reports

Online Banking for Business

Date	BAI	Transaction Description	Debit	Credi	Availability	Cust Ref	Bank Ref	Transaction Details
06/29/18	690	Miscellaneous Credit PC TRANSFER CREDIT		\$150	0 Day: \$130.00 1 Day: \$10.00 2 Plus Days: \$10.00	000000171293	0000093127	PC TRANSFER CREDIT
06/29/18	690	Miscellaneous Credit PC TRANSFER CREDIT		\$160	0 Day: \$140.00 1 Day: \$10.00 2 Plus Days: \$10.00	000000171293	0000093127	PC TRANSFER CREDIT
06/29/18	690	Outgoing Money Transfer REFERENCE NUMBER=OLBB2015122932314011 TR...	\$150.00			500350	0269628547	PC TRANSFER CREDIT
06/29/18	690	Coupon Collection Debit PC TRANSFER CREDIT INCOMING WIRE PAYMENT...	\$87.00			00987512	35621437	PC TRANSFER CREDIT INCOMING WIRE PAYMENTICA PLASTIC MANUFACTURERS
06/29/18	690	Coupon Collection Debit PC TRANSFER CREDIT INCOMING WIRE PAYMENT...	\$160.00			12547896	3256748	PC TRANSFER CREDIT INCOMING WIRE PAYMENTICA PLASTIC MANUFACTURERS
06/29/18	690	Miscellaneous Credit PC TRANSFER CREDIT		\$150	0 Day: \$130.00 1 Day: \$10.00 2 Plus Days: \$10.00	000000171293	0000093127	PC TRANSFER CREDIT
06/29/18	690	Coupon Collection Debit PC TRANSFER CREDIT INCOMING WIRE PAYMENT...	\$87.00			0.00	0.00	PC TRANSFER CREDIT INCOMING WIRE PAYMENTICA PLASTIC MANUFACTURERS
06/29/18	690	Outgoing Money Transfer REFERENCE NUMBER=OLBB2015122932314011 TR...	\$150.00			500350	0269628547	PC TRANSFER CREDIT
06/29/18	690	Coupon Collection Debit PC TRANSFER CREDIT INCOMING WIRE PAYMENT...	\$87.00			00987512	35621437	PC TRANSFER CREDIT INCOMING WIRE PAYMENTICA PLASTIC MANUFACTURERS
06/29/18	690	Coupon Collection Debit PC TRANSFER CREDIT INCOMING WIRE PAYMENT...	\$160.00			12547896	3256748	PC TRANSFER CREDIT INCOMING WIRE PAYMENTICA PLASTIC MANUFACTURERS
06/29/18	690	Miscellaneous Credit PC TRANSFER CREDIT		\$150	0 Day: \$130.00 1 Day: \$10.00 2 Plus Days: \$10.00	000000171293	0000093127	PC TRANSFER CREDIT
06/29/18	690	Coupon Collection Debit PC TRANSFER CREDIT INCOMING WIRE PAYMENT...	\$87.00			0.00	0.00	PC TRANSFER CREDIT INCOMING WIRE PAYMENTICA PLASTIC MANUFACTURERS
06/29/18	690	Outgoing Money Transfer REFERENCE NUMBER=OLBB2015122932314011 TR...	\$150.00			500350	0269628547	PC TRANSFER CREDIT
06/29/18	690	Coupon Collection Debit PC TRANSFER CREDIT INCOMING WIRE PAYMENT...	\$87.00			00987512	35621437	PC TRANSFER CREDIT INCOMING WIRE PAYMENTICA PLASTIC MANUFACTURERS
06/29/18	690	Coupon Collection Debit PC TRANSFER CREDIT INCOMING WIRE PAYMENT...	\$160.00			12547896	3256748	PC TRANSFER CREDIT INCOMING WIRE PAYMENTICA PLASTIC MANUFACTURERS
06/29/18	690	Miscellaneous Credit PC TRANSFER CREDIT		\$150	0 Day: \$130.00 1 Day: \$10.00 2 Plus Days: \$10.00	000000171293	0000093127	PC TRANSFER CREDIT
06/29/18	690	Coupon Collection Debit PC TRANSFER CREDIT INCOMING WIRE PAYMENT...	\$87.00			0.00	0.00	PC TRANSFER CREDIT INCOMING WIRE PAYMENTICA PLASTIC MANUFACTURERS
06/29/18	690	Outgoing Money Transfer REFERENCE NUMBER=OLBB2015122932314011 TR...	\$150.00			500350	0269628547	PC TRANSFER CREDIT
06/29/18	690	Coupon Collection Debit PC TRANSFER CREDIT INCOMING WIRE PAYMENT...	\$87.00			00987512	35621437	PC TRANSFER CREDIT INCOMING WIRE PAYMENTICA PLASTIC MANUFACTURERS
06/29/18	690	Coupon Collection Debit PC TRANSFER CREDIT INCOMING WIRE PAYMENT...	\$160.00			12547896	3256748	PC TRANSFER CREDIT INCOMING WIRE PAYMENTICA PLASTIC MANUFACTURERS
06/29/18	690	Miscellaneous Credit PC TRANSFER CREDIT		\$150	0 Day: \$130.00 1 Day: \$10.00 2 Plus Days: \$10.00	000000171293	0000093127	PC TRANSFER CREDIT
06/29/18	690	Coupon Collection Debit PC TRANSFER CREDIT INCOMING WIRE PAYMENT...	\$87.00			0.00	0.00	PC TRANSFER CREDIT INCOMING WIRE PAYMENTICA PLASTIC MANUFACTURERS

Total Debits And Credits: \$397.00 \$310.00
 Total Debits And Credits: 3 2

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Sample Reports
Online Banking for Business

Sample Reconciliation Report:

Filter Page 1 of 3 View All Export Print



Reconciliation Report

Generated By: 111111_DEMOUSER04
Generated On: 30/11/2020 06:09:18 PM
Date Range: 26/05/16 to 26/05/16

BMO - ACCOUNT1 - 111111 USD (HARRIS - DDA)

Show All	Date	BAI	Transaction Description	Cust Ref	Bank Ref	Debit	Credit	Availability	Balance i
	05/26/16	123	Closing Ledger Balance	05572233	23411411	\$7,000.33			\$49,210,747.34
+	05/26/16	123	Miscellaneous Credit COMM L LOAN LOAN TRANS 360198300001...	1272233	13411411		\$300.33		\$49,210,747.34
+	05/26/16	123	Miscellaneous Debit AUTOMATIC DEBIT	0533233	982411	\$8,000.00		0 Day: \$0.00 1 Day: \$1.24 2 Plus Days: \$0.00	\$49,210,747.34
	05/26/16	123	Closing Ledger Balance	05572233	13411411		\$70.33	0 Day: \$0.00 1 Day: \$1.24 2 Plus Days: \$0.00	\$49,210,747.34
	05/26/16	123	Closing Ledger Balance	05572233	23411411	\$7,000.33			\$49,210,747.34
+	05/26/16	123	Miscellaneous Credit COMM L LOAN LOAN TRANS 360198300001...	1272233	13411411		\$300.33		\$49,210,747.34
+	05/26/16	123	Miscellaneous Debit AUTOMATIC DEBIT	0533233	982411	\$8,000.00		0 Day: \$0.00 1 Day: \$1.24 2 Plus Days: \$0.00	\$49,210,747.34
	05/26/16	123	Closing Ledger Balance	05572233	13411411		\$70.33	0 Day: \$0.00 1 Day: \$1.24 2 Plus Days: \$0.00	\$49,210,747.34
	05/26/16	123	Closing Ledger Balance	05572233	23411411	\$7,000.33			\$49,210,747.34
-	05/26/16	123	Miscellaneous Credit COMM L LOAN LOAN	1272233	13411411		\$300.33		\$49,210,747.34

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Sample Reports
Online Banking for Business

Sample Sweep Report:

Filter << < Page 1 of 3 > >> View All Export Print



Sweep Report

Generated By: 111111_DEMOUSER04
Generated On: 30/11/2020 06:11:18 PM
Date Range: 24/11/17 to 24/11/17

Date: Nov 24, 2017

Balances	BMO Account 01231567891 Concentration Acct	BMO Account 01231567891 Network 1 Hold Acct
Investment Opening Position	\$10.00	\$1,769,067.06
Current Dividend Rate	0.01%	0.01%
Month-to-Date Accrued	\$10.00	\$6.23
YTD Dividend Paid	\$10.00	\$41.76
Previous Year Dividend Paid	\$10.00	\$187.44

Historical Rates	BMO Account 01231567891 Network 1 Hold Acct	BMO Account 01231567891 Concentration Acct
Nov 23, 2017	0.01%	0.01%
Nov 22, 2017	0.01%	0.01%
Nov 21, 2017	0.01%	0.01%
Nov 20, 2017	0.01%	0.01%
Nov 16, 2017	0.01%	0.01%
Nov 15, 2017	0.01%	0.01%
Nov 14, 2017	0.01%	0.01%
Nov 13, 2017	0.01%	0.01%
Nov 10, 2017	0.01%	0.01%
Nov 09, 2017	0.01%	0.01%
Nov 08, 2017	0.01%	0.01%
Nov 06, 2017	0.01%	0.01%

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Sample Reports

Online Banking for Business

Cash Flow Forecasting:

Cash Flow Forecasting ▾

[Print](#)

Trend [Plan vs. Actuals](#) [What if?](#)

Currency CAD	Accounts 1 of 1 Accounts selected	Balance Type <input type="radio"/> Available Balance <input checked="" type="radio"/> Ledger Balance	Date Range Custom Range ▾ Jan 04, 2022 To Jan 18, 2022	Calculate
-----------------	--------------------------------------	--	---	---------------------------

Current Balance on 2022-01-11 \$11,000.00 CAD ⚠	Opening Balance on 2022-01-04 -\$50,000.00 CAD ⚠	Expected Closing Balance on 2022-01-18 \$0.00 CAD ⚠	Total Cash In \$303,000.00 CAD	Total Cash Out \$207,500.00 CAD
--	---	--	-----------------------------------	------------------------------------

Daily [Weekly](#)

Actual Expected
 Cash In Cash Out



Expected

[Add Cash Flow](#)

Day	Closing Ledger Balance on	Total Cash In	Total Cash Out	
2022-01-18	\$44,500.00	\$12,000.00	\$7,500.00	Download Transactions
2022-01-17	\$40,000.00	\$21,000.00	\$7,500.00	Download Transactions
2022-01-16	\$26,500.00	\$24,000.00	\$22,500.00	Download Transactions
2022-01-15	\$25,000.00	\$6,000.00	\$12,500.00	Download Transactions
2022-01-14	\$31,500.00	\$27,000.00	\$25,000.00	Download Transactions
2022-01-13	\$29,500.00	\$21,000.00	\$10,000.00	Download Transactions

Note: All cash flow projections are solely based on your current ledger balance and the expected transactions you've added.

Sample Reports

Online Banking for Business

Today

Day	Balance	Total Cash In	Total Cash Out	
2022-01-11 - Expected at Closing	\$30,500.00	\$27,000.00	\$7,500.00	Download Transactions
2022-01-11 - Processed (Unt...	\$11,000.00	\$27,000.00	\$7,500.00	Download Transactions
		Totals: \$54,000.00	Totals: \$15,000.00	

Historical

[Download All Transactions](#)

Day	Closing Ledger Balance on	Total Cash In	Total Cash Out	
2022-01-11	\$0.00	\$0.00	\$0.00	No activity
2022-01-11	\$30,500.00	\$54,000.00	\$15,000.00	Download Transactions

[Trend](#) [Plan vs. Actuals](#) [What if?](#)

Currency CAD	Accounts 1 of 1 Selected	Balance Type <input type="radio"/> Available Balance <input checked="" type="radio"/> Ledger Balance	Date Range Current Year Jan 01, 2022 To Dec 31, 2022	Calculate
-----------------	-----------------------------	--	--	---------------------------

Your Plans [Export](#)

Create a yearly plan and compare it to your actual cash flow performance.
Which year are you interested in?

Last Year	2022	Next Year
-----------	------	-----------

Once you've created a yearly plan, this is where you'll see how your balances are tracking against it

Expected vs. Last Year

Expected Closing Balance on December 31, 2022: **-\$27,500.00**

vs. Last Year's Balance: **-\$4,500.00**

↑ **511.11%**



List View

Sample Reports
Online Banking for Business

Wire Reports:

Filter Page 1 of 3 View All Export Print



Wire Activity Report

Generated By: 1234567_DEMOUSER04
Generated On: 30/11/2020 06:17:40 PM
Date Range: 05/05/16 to 04/12/16

Show All	Value Date	Funding Account	Funding Account Name	Amount	Currency	Beneficiary Name	Beneficiary Account Number	Status	Approvals Received
	05/05/16	01231567891	Closing Ledger Balance	300.33	CAD	Duke	2127412	expired	0 of 1
	06/16/16	01231567892	Miscellaneous Credit COMM L LOAN LOAN TRANS 360198300001...	30.33	NZD	john	1238521	expired	0 of 1
	05/05/16	01231567893	Miscellaneous Debit AUTOMATIC DEBIT	40.33	NOK	johanna	2222222	expired	0 of 1
	04/12/16	01231567894	Closing Ledger Balance	50.33	SEK	john	1111111	expired	0 of 1
	05/05/16	01231567891	Closing Ledger Balance	300.33	CAD	Duke	2127412	expired	0 of 1
	06/16/16	01231567892	Miscellaneous Credit COMM L LOAN LOAN TRANS 360198300001...	30.33	NZD	john	1238521	expired	0 of 1
	05/05/16	01231567893	Miscellaneous Debit AUTOMATIC DEBIT	40.33	NOK	johanna	2222222	expired	0 of 1
	04/12/16	01231567894	Closing Ledger Balance	50.33	SEK	john	1111111	expired	0 of 1
	06/16/16	01231567892	Miscellaneous Credit COMM L LOAN LOAN TRANS 360198300001...	30.33	NZD	john	1238521	expired	0 of 1
	06/16/16	01231567892	Miscellaneous Credit COMM L LOAN LOAN TRANS 360198300001...	30.33	NZD	john	1238521	expired	0 of 1

Ordering Customer Account: 1095355
Ordering Customer Name: AC
Ordering Customer Address: Markers street, toronto,
Primary Contact Number of Ordering Customer: AB, A1A 1A1, CA 546565666
Primary Contact Number of Ordering Customer: fg
Wire Type: Commercial
Dodd Frank International: No
Remittance Transaction: File Import
Entry Type: BEN - Additional routing charges will be paid by the beneficiary
Charges: 26.17 USD
FX Contract Reference: 40.11 USD
Revised Value Date: 2018-06-05 03:54 AM ET
Converted Amount: 2018-06-05 03:54 AM ET
Intermediary Bank Charges: Created
Total Amount to Beneficiary: System
Date of Receipt: 2018-06-06 01:00 AM ET
Payment Details: OLB2018060537418795
Reference Number: NUSER1
Created By: 2018-06-05 03:54 AM ET
Create Date: Created
Last Action: System
Last Action By: System
Last Action Date: 2018-06-06 01:00 AM ET

Reason for failure:
Beneficiary Address: FBHLTRIS
Beneficiary Bank ID: SWIFT
Beneficiary Bank ID Type: Fibabanka A.S.
Beneficiary Bank Name: Emirhan Cad. Barbaros Plaza Is Merk, ISTANBUL, 34349, TR
Beneficiary Bank Address:
Account with Institution Bank ID:
Account with Institution Bank ID Type:
Account with Institution Bank Name:
Account with Institution Bank Address:
Intermediary Bank ID:
Intermediary Bank ID Type:
Intermediary Bank Name:
Intermediary Bank Address:
Receiver's Corresponding ID:
Receiver's Corresponding Bank ID Type:
Receiver's Corresponding Name:
Receiver's Corresponding Address:
Sender to Receiver Information:
Related Reference Number:
IMAD Reference Number:

Sample Reports
Online Banking for Business

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Wire Import Report

Generated By: 1234567_DEMOUSER04
Generated On: 30/11/2020 06:22:16 PM
Date Range: 2016-01-18 to 2018-07-18

Import Date	Import Time	Import File Name	Import Map Name	Import Reference Number	Imported By	Records Imported	Wire Type	Import File Status	
2016-01-18	05:01AM ET	OPmuUR13.csv	OPmuUR	867848	BUSERO	1		Completed	
2018-07-18	05:00AM ET	OPmuUR13.csv	OPmuUR	867846	BUSERO	1		Completed	
Record Number		Wire Reference Number	Wire Status	Reason for Failure/Messages					
1		OLBB201807183742844	Failed						
Summary									
Currency	Records Imported	Amount of Records Imported		Amount for Wires Created		Wires Failed		Amount of Wires Failed	
USD	1	1.00		1.00		0		0.00	
Total	1	1.00		1.00		0		0.00	
2018-07-18	04:59AM ET	OPmuUR13.csv	OPmuUR	867844	BUSERO	1		Completed	
2017-01-11	04:57AM ET	OPmuUR13.csv	OPmuUR	867842	BUSERO	1		Completed	
2017-01-11	04:56AM ET	OPmuUR13.csv	OPmuUR	867840	BUSERO	1		Completed	
2017-01-11	04:55AM ET	OPmuUR13.csv	OPmuUR	867838	BUSERO	1		Completed	
2017-01-11	04:54AM ET	OPmuUR13.csv	OPmuUR	867837	BUSERO	1		Completed	

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Sample Reports
Online Banking for Business

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Incoming Wire Payments Report

Generated By: 1234567_DEMOUSER04
Generated On: 30/11/2020 06:20:48 PM
Date Range: 2018-06-07 To 2018-08-05

Show All	Value Date	Ordering Customer Name	Amount	Currency	Beneficiary Account Number	Beneficiary Name
	2018-07-20	ALBERT ALBERTO	2,158.32	CAD	11121212111	CLIENT SERV. INT. CDN. TT SUSP A/C
	2018-07-10	ALBERT ALBERTO	1,369.09	CAD	11121212111	YOUR CUSTOMER
	2018-06-22	SCOTT MCKAIG	2.22	CAD	11121212111	BRI MCKAIG
	2018-06-21	ALBERT ALBERTO	63.77	CAD	11121212111	YOUR CUSTOMER
	2018-06-18	Kreissparkasse Birkenfeld	79.00	CAD	11121212111	OLBB CUSTOMER123 MAIN STREET
	2018-06-04	Kreissparkasse Birkenfeld	65.65	CAD	11121212111	OLBB CUSTOMER123 MAIN STREET

Wire Type: Commercial
Status: Confirmed
Posted at: 2018-07-20 10:39:24
Details of Charges: EDT
Reference Number: BEN - Additional routing charges will be paid by the beneficiary
Payment Details: 180720000030000
Currency/Instructed Amount:
Senders Reference:
Related Reference: SC180720000028
Sender to Receiver Information: /REC/B2B LINE 1
IMAD Reference Number:
Received At:

Ordering Customer Address: ADDRESS CANADA
Ordering Bank Information:
Ordering Bank ID:
Ordering Bank ID Type:
Ordering Bank Name:
Ordering Bank Address: OTHER
ABC BANK:
ADDRESS LINE 1 ADDRESS
LINE 2
Beneficiary Information:
Beneficiary Bank ID:
Beneficiary Bank ID Type:
Beneficiary Address:

Wire Type	Currency	Number of Wires	Amount
Bank to Bank	CAD	1	79.00
Commercial	CAD	4	3,613.40



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Sample Reports
Online Banking for Business

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Wire Investigation Report

Generated By: 1234567_DEMOUSER04
Generated On: 30/11/2020 06:24:00 PM
Date Range: 2018-07-01 To 2018-07-24

Show All	Create Date	Value Date	Amount	Currency	Beneficiary	Wire Reference Number	Original Reason	Additional Investigation Information	Comments	Bank Case Number	Investigation Status	Approvals
	2018-07-18	2016-01-10	83.77	CAD		WW18071837428446	Recall				Pending Approval	0 of 1
	2018-07-18	2018-07-18	83.54	CAD		WW18071837428447	Recall				Pending Approval	0 of 1
	2016-07-18	2017-05-27	76.57	CAD		WW18071837428448	Recall				Pending Approval	0 of 1
	2018-07-18	2018-01-06	98.18	CAD		WW18071837428449	Recall				Pending Approval	0 of 1
	2018-07-18	2017-07-10	59.39	CAD		WW18071837428450	Recall				Pending Approval	0 of 1
	2017-01-01	2018-07-18	20.26	CAD		WW18071837428451	Recall				Pending Approval	0 of 1
	2016-12-20	2018-07-18	95.83	CAD		WW18071837428452	Recall				Pending Approval	0 of 1
	2018-08-28	2018-07-18	66.19	CAD		WW18071837428453	Recall				Pending Approval	0 of 1
	2016-07-18	2018-07-18	16.23	CAD		WW18071837428454	Recall				Pending Approval	0 of 1
	2018-07-18	2017-11-08	47.25	CAD		WW18071837428455	Recall				Pending Approval	0 of 1

Status	Number Of Investigations
Pending Approval	10
Total	10

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Sample Reports

Online Banking for Business

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Wire Template Report

Generated By: 1234567_DEMOUSER04
 Generated On: 03/09/2019 10:33:25 AM
 Date Range: 2018-06-05 to 2018-07-18

Show All	Template Name	Wire Type	Funding Account Number	Funding Account Name	Beneficiary Name	Beneficiary Account Number	Maintained By	Status
+	03gH49	Commercial	01231567891	CITIZENS BANK AND TRUST	Test	123456	Customer	Active
+	1dWqL	Drawdown	01231567892	CITIZENS BANK AND TRUST	TC3	123456	Customer	Active
+	3NtqGp	Commercial	01231567893	CITIZENS BANK AND TRUST	Test	1234324657	Customer	Active
+	5GLaQi	Drawdown	01231567894	CITIZENS BANK AND TRUST	TC3	123456	Customer	Active
+	03gH49	Commercial	01231567891	CITIZENS BANK AND TRUST	Test	123456	Customer	Active
+	1dWqL	Drawdown	01231567892	CITIZENS BANK AND TRUST	TC3	123456	Customer	Active
+	3NtqGp	Commercial	01231567893	CITIZENS BANK AND TRUST	Test	1234324657	Customer	Active
+	5GLaQi	Drawdown	01231567894	CITIZENS BANK AND TRUST	TC3	123456	Customer	Active
+	5GLaQi	Drawdown	01231567891	CITIZENS BANK AND TRUST	TC3	123456	Customer	Active
+	5GLaQi	Drawdown	01231567892	CITIZENS BANK AND TRUST	TC3	123456	Customer	Active
+	5GLaQi	Drawdown	01231567893	CITIZENS BANK AND TRUST	TC3	123456	Customer	Active
+	5GLaQi	Drawdown	01231567894	CITIZENS BANK AND TRUST	TC3	123456	Customer	Active
+	5GLaQi	Drawdown	01231567891	CITIZENS BANK AND TRUST	TC3	123456	Customer	Active
+	5GLaQi	Drawdown	01231567892	CITIZENS BANK AND TRUST	TC3	123456	Customer	Active

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Sample Reports
Online Banking for Business

ACH Reports

Reporting is an important part of using the ACH service; reports provide access to critical information for auditing and tracking payments. A series of standard reports are included with the ACH service to help customers track their Automated Clearing House transactions. It is important to note, these reports are not automatically setup, and they must be requested.

REPORT NAME STD = Standard OPT = Optional		DESCRIPTION
STD	Return/ Redistribution Report	<p>Details about return items, Notification of Changes (NOCs) and re-deposits are reported in the window in which the items were received by the Fed. You may receive up to three reports/files in a given day. If elect to receive a Nacha formatted file, we can concatenate the files and send them at one time if you prefer.</p> <p>Why is it important? Notifies you of returned items and NOCs that require immediate attention.</p> <p>TIMING: This report is usually generated within 1-2 days the settlement date. If elect to receive a Nacha formatted file, we can concatenate the files and send them at one time if you prefer.</p>
STD	Deletion/Reversal Report	<p>This report provides notification that an item, batch or file was deleted or reversed.</p> <p>Why is it important? Notifies you of deleted or reversed batch file(s).</p> <p>TIMING: This report is usually generated during our end of day processing. You will receive the report the morning after the file has been sent.</p>
STD	NOC Manager Report	<p>This report contains a list of all Notifications of Change (NOCs) that have been created for the past month, as well as a list of transactions BMO corrected on your behalf to ensure successful posting at the receiving financial institution without issue.</p> <p>Why is it important? Nacha rules require NOCs to be corrected within 6 banking days or before the next initiated payment. Not making the correction can result in Nacha violations and potential fines. In order to avoid the violations and fines, BMO implemented a tool to make the corrections on your behalf for a fee. The initial NOC is reported on the Return/Redistribution report in order for you to make the correction, but if you miss that report, our tool will make the correction(s). It provides the details in order for you to apply the corrections to your future payments to the recipient.</p> <p>TIMING: This report is generated after month end.</p>

Sample Reports

Online Banking for Business

REPORT NAME STD = Standard OPT = Optional		DESCRIPTION
OPT	ACH Acknowledgment Report	<p>This report confirms total debits, credits, number of batches received by BMO.</p> <p>Why is it important? Confirms file(s) transmitted to BMO Harris and associated tallies.</p> <p>TIMING: This report is usually generated within minutes of receiving the file.</p>
OPT	Settlement Advice Report	<p>This report illustrates settlement totals for a given day.</p> <p>Why is it important? Provides a record of all transactions settled on a given day. This report will compile all transactions from all files into one report.</p> <p>TIMING: This report is usually generated at the end of the settlement day. Customer will receive the report the morning after the file has been settled.</p>
OPT	Origination Summary Report	<p>Displays the entry descriptions for all of your transaction types.</p> <p>Why is it important? Confirms transactions sent in multiple batches into a single file and displays the totals for each batch BMO processed. This report is useful when reconciling account activity.</p> <p>TIMING: This report is usually generated during our end of day processing. You will receive the report the morning after the file has been sent.</p>
OPT	Collection Exception Report	<p>Lists all exceptions (BMO rejections) on the date submitted.</p> <p>Why is it important? Provides timely notification of exceptions so you can adjust and resubmit files right away.</p> <p>TIMING: This report is generated on the day the file is submitted (note this report cannot be delivered via Electronic Report Delivery)</p>
OPT	PEP+ Payment Authorization Report	<p>This report provides information about rejected payments received against your account if you are using Block, Electronic Payment Authorization/debit filters (EPA) or ACH Positive Pay.</p> <p>Why is it important? Provides timely notification of rejected payments so you can make the appropriate arrangements or changes.</p> <p>TIMING: This report is generated in the window that the payment was returned. There are three processing windows throughout the day. The last window is 7 p.m. CT, which is the window that un-decisioned ACH Positive Pay items will be returned.</p>

Sample Reports

Online Banking for Business

Return/Redistribution Report

This report provides information about return items, NOC's and redeposits as they are received.

- | | | | |
|---|--|---|---|
| <p>A. POINT
File Name as defined on the PEP+ Database</p> <p>B. APPLICATION
Type as defined on the PEP+ Database</p> <p>C. FILE REFERENCE
Process date plus PEP+ assigned reference number</p> <p>D. RETURN REASON
Return Reason code as defined by the NACHA rules</p> | <p>E. TC
Transaction Code: Derived from the Entry Detail Record</p> <p>F. INDIVIDUAL NAME
As defined in the Entry Detail Record (Type 6 record)</p> <p>G. INDIVIDUAL ID
As defined in the Entry Detail Record (Type 6 record)</p> | <p>H. TR
RDFI Trace Number</p> <p>I. COMPANY ID
as defined in the Batch Header Record</p> <p>J. ORIG TRACE
Customer supplied trace number</p> <p>K. DESCRIPTION
Company Entry Description</p> <p>L. ACCT. NUMBER
RDFI Account Number</p> | <p>M. COMPANY NAME
As defined in the Batch Header Record</p> <p>N. AMOUNT
\$ amount of the transaction</p> <p>O. EFF DATE
As defined in the Batch Header Record</p> <p>P. DISPOSITION
Action taken: return or redeposit</p> |
|---|--|---|---|

RC05 - 02	PEP+	RETURN / REDISTRIBUTION REPORT	PROCESS DATE:	09/02/2000
(A) POINT:	ACME	(B) APPL ID:	PARK	(C) FILE REFERENCE 20003470180
(D) RETURN REASON	(E) TC	(F) INDIVIDUAL NAME	(J) ORIGINAL TRACE	(N) AMOUNT (P) DISPOSITION
	(G) INDIVIDUAL ID	(K) DESCRIPTION	(O) EFF DATE	
	(H) T / R	(L) ACCOUNT NUMBER	REF NO	
	(I) COMPANY ID	(M) COMPANY NAME		
R03	21	SANDRA ZAHA 14000-602755137 27307003 1234567890	07100028112039 PAYROLL 28811129990000000 AJAX PLUMBING 456	\$.00 10/21/00 1234567 RETURNED

Sample Reports

Online Banking for Business

Return/Redistribution Report

This report provides information about return items, NOC's and redeposits as they are received.

- Q. TOTAL REDEPOSITS
Total debit items and dollar amounts redeposited
- R. TOTAL RETURNS
Total debit/credit items and dollar amounts returned
- S. TOTAL NOC
Total number of notification of changes

RC05 - 02	PEP+	RETURN / REDISTRIBUTION REPORT	PROCESS DATE:	10/23/2000	
POINT:	ACME	APPL ID:	PARK	FILE REFERENCE 20003470180	
RETURN REASON	TC	INDIVIDUAL NAME	ORIGINAL TRACE	AMOUNT	DISPOSITION
		INDIVIDUAL ID	DESCRIPTION	EFF DATE	
		T / R	ACCOUNT NUMBER	REF NO	
		COMPANY ID	COMPANY NAME		
R02	21	JIM L SMITH 14000-602755137 27307003 1234567890	07100028112039 PAYROLL 28811129990000000 AJAX PLUMBING 456	\$200.00 10/21/00 1234567	RETURNED
C01	21	JANE SMITH 14000-602755137 27307003 1234567890	07100028112039 PAYROLL 2880012935999000 ABC INDUSTRIES CHANGE ACCOUNT NUMBER TO 2770012935999000	\$.00 10/21/00 1234567	RETURNED
		DEBIT		CREDIT	
(Q) TOTAL REDEPOSITS	COUNT	AMOUNT	COUNT	AMOUNT	
MM/DD/YY	0	\$000.00	0	\$000.00	\$000.00
MM/DD/YY	0	\$000.00	0	\$000.00	\$000.00
TOTAL	0	\$000.00	0	\$000.00	\$000.00
(R) TOTAL RETURNS					
10/21/00	0	\$000.00	2	\$000.00	\$000.00
TOTAL	0	\$000.00	2	\$000.00	\$000.00
(S) TOTAL NOCS					
10/21/00	0		1		
TOTAL	0		1		

Sample Reports
Online Banking for Business

Deletion/Reversal Report

This report provides notification that an item, batch or file was deleted or reversed.

- | | | | |
|--|---|--|--|
| <p>A. FILE REFERENCE
PEP+ assigned number</p> <p>B. COMPANY NAME
Derived from the NACHA Batch Header Record</p> <p>C. COMPANY ID
Derived from the NACHA Batch Header Record</p> <p>D. SEC
Derived from the NACHA Batch Header Record</p> | <p>E. ENTRY DESC
Derived from the NACHA Batch Header Record</p> <p>F. EFF DATE
Derived from the NACHA Batch Header Record</p> <p>G. DET REF
PEP+ Assigned Transaction Reference Number</p> <p>H. TC (Transaction Code)
Derived from the Entry Detail Record</p> | <p>I. TR
RDFI Trace Number</p> <p>J. ACCOUNT NUMBER
RDFI Account Number</p> <p>K. DETAIL AMOUNT
\$ amount that is being affected</p> <p>L. ACTION
Action taken: deletion or reversal</p> | <p>M. DEBIT DELETIONS
Derived from the NACHA Batch Header Record</p> <p>N. CREDIT DELETIONS
Provides totals for the item deleted within a batch</p> <p>O. DEBIT REVERSAL
Provides totals for the item deleted within a batch</p> <p>P. CREDIT REVERSAL
Provides totals for items reversed within a batch</p> |
|--|---|--|--|

(A) FILE REF:		(B) CO. NAME:		(C) CO. ID:	(D) SEC:	(E) ENTRY DESC:	(F) EFF DATE:	BATCH:
RC002-03		PEP+ COMPANY		DELETION/REVERSALS	REPORT	PAGE		1
ACME POINT:		PARK APPL:		TYPE:	DETAIL DELETE/REVERSAL			
-----		-----		-----		-----		-----
20010290180		PARK		1366998877	PPD	PAYROLL	010131	0001
-----		-----		-----		-----		-----
(G) DET REF:	(H) TC:	(I) TR:	(J) ACCT.NBR:	(K) DETAIL AMOUNT:	(L) ACTION:			
1971491	22	071025661	000000789112345	5,847.02 (CR)	DETAIL REVERSED			
1971536	22	271971560	700229894	4,922.00 (CR)	DETAIL REVERSED			
				(O) DEBIT REVERSALS	(P) CREDIT REVERSALS			
COUNT	AMOUNT		COUNT	AMOUNT				
-----	-----		-----	-----				
0	.00		2	10,769.02				

Sample Reports
Online Banking for Business

NOC Manager Report

The NOC Manager Report contains a list of all Notifications of Change (NOCs) that have been created for the past month, as well as a list of transactions BMO Harris Bank corrected on your behalf to ensure successful posting at the receiving financial institution without issue.

- | | | |
|---|--|--|
| <p>A. ORIGINAL ENTRY DATA from file</p> <p>B. CORRECTED ENTRY DATA</p> <p>C. TRANSACTION CODE
e.g. Savings [32,37], Checking [22,27] etc.</p> <p>D. DATE ADDED TO DATABASE DUE TO A NOC RECEIVED
This would match the date the item appeared on the Return/Redistribution</p> | <p>E. NOC REASON CODE
C01 • Incorrect Acct Number
C02 • Incorrect Routing Number
C03 • Both incorrect routing number and account number
C05 • Incorrect Transaction Code (e.g. Savings [32,37], Checking [22,27] etc.)</p> <p>F. DATE OF LAST NOC CORRECTION</p> <p>G. MTD (Month to Date)
The volume of NOCs added to the database and the number of corrections processed for the month</p> | <p>H. YTD (Year to Date)
The volume of NOCs added to the database and the number of corrections processed year to date prior to the most current month (i.e., does not include the MTD volume)</p> <p>I. NOC MANAGER SUMMARY TOTALS
provides the total of NOCs that was added to the database and the total of corrections for all items processed under this Company ID for the month. The total Used should equal the total billed as NOC Corrections.</p> |
|---|--|--|

RC758-01/R6.0 PEP+ NOC MANAGER REPORT 02-01-17 03:01:55 PAGE 1						
POINT: SAMPLE		APPL ID: SAMPLE	TYPE:			
T/R	ACCOUNT	INDIVIDUAL ID	TC	DATE/TIME	ADDED	
SEC	AMOUNT	DATE/TIME USED	CODE	UPDATE	CNTS	USED CNTS
A ORIG: 021000021	888888888		C 22		D 11/22/2016	03:49:22
B CHICAGO MANUFACTURING		CMEE	E C02/			
REPL: 071000013						G 1
PPD	3,950.00	F 01/19/2017 19:00:18	MTD		0	H 3
			YTD		0	
ORIG: 121000248	9999123456		22		01/25/2017	03:49:32
ABXYZ COMPANY		COMC	C02/			
REPL: 055003201						
PPD	12,500.00		MTD		1	0
			YTD		0	0
I NOC MANAGER SUMMARY TOTALS:						
		UPDATE COUNT		USED COUNT		
MTD TOTALS:		1		1		



Treasury & Payment Solutions

Attachment G

Bank at Work



BMO Bank at Work - a financial wellness program for your employees

Program Overview
exclusively for
Marsden Building
Maintenance

Lack of financial wellness is a critical problem.

88%

Employees who have used the financial wellness services their employers provide.¹

63%

Americans who live paycheck to paycheck.²

72%

Employees who would be attracted to another company that cares more about their financial well-being.¹

80%

Employers who report that financial stress is lowering their employees' performance level.³

87%

Employees who want help when it comes to personal finances.¹

63%

Employees say their financial stress has increased during the pandemic.¹

¹ PwC Employee Financial Wellness Survey, 2021.

² Leonhardt, Megan. 63% of Americans have been living paycheck to paycheck since Covid hit, *CNBC*, December 11, 2020.

³ Reilly, Colleen. Crisis: Worker Financial Stress Costs Employers Billions of Dollars Annually, *Forbes*, September 9, 2020.

⁴ The Real Costs of Employee Financial Stress-and How Employers Can Help, Graystone Consulting from Morgan Stanley, September 2020.

For employees, finances are the #1 source of stress.⁴



Workplace financial education is an effective solution.

You would benefit from:

Higher workforce productivity. 4 out of 5 employers say their employees' personal financial issues are impacting job performance.¹

Workforce financial health insights.

Employee loyalty and retention. More than two in five employers report an increased demand for financial education among employees in the past two years.²



BMO Bank at Work

An effective solution for both you and your employees.



Your employees are looking for:

Increased financial capability.

Reduced workplace stress. 76% of stressed employees say financial worries have had a negative impact on their productivity.³

Resources to manage their finances. When it comes to personal finances 87% of employees want help.⁴

9 in 10 employees expect employers to provide financial wellness resources.⁵



¹ Is Financial Stress Affecting Your Workplace? www.medium.com, Financial Health and Productivity, October 23, 2019

² Employers Report an Increased Demand for Financial Education Among Employees, www.planadviser.com, July 18, 2018

³ PwC Employee Financial Wellness Survey, 2022.

⁴ PwC Employee Financial Wellness Survey, 2021.

⁵ Reimagining HR: Financial Education For Employees, www.forbes.com, August 22, 2023

BMO Bank at Work — an enhanced financial wellness program

Our Bank At Work program partners with companies looking to positively impact the financial well-being of their employees' lives while improving recruitment, retention, and productivity. We make this happen by providing your employees with financial knowledge, guidance, and financial products and services at no cost to your company.

BMO Bank at Work customized solutions for your employees



• Financial Education

- In-person and virtual financial workshops in addition to desktop + mobile- friendly financial wellness platform.



• Personal banking

- BMO is a full-service bank with an array of products and services that fit your unique banking needs.



• BMO Smart Portfolio¹

- If you are looking for a digital solution BMO Smart Portfolio gives you an investment portfolio aligned with your goals, and we take care of rebalancing and portfolio management. Plus, you get access to a live investment advisor to help you invest confidently



• BMO Premier Services

- Access to experienced professionals combined with the products and services to build a plan for your financial future and put it into action.
- Provides the individual support and attention your employees need to address the unique complexities associated with achieving a higher level of financial success.



• Planning and BMO Wealth Management² services

- Customized financial planning for individuals and families.
- Solutions include retirement, investment and risk planning, private banking, trust and estate, business succession, and more.

We are an extension of your team to help your employees make real financial progress.

Our online educational platform, customized workshops, digital enhancements, and our Bank at Work program commitment are designed to serve the financial needs of your employees.

We have the resources to provide guidance from understanding credit and budgets, homeownership, college planning, wealth planning, and retirement.

BMO



¹ Banking products are subject to approval and provided in the United States by BMO Bank N.A. Member FDIC.

BMO Smart Portfolio is a product offered by BMO Direct Invest Inc. (BDI). BDI is an investment adviser, registered with the U.S. Securities and Exchange Commission, that delivers digital investment advisory and financial planning services. You must be an existing customer of BMO Bank N.A. and enrolled in BMO Digital Banking to qualify for services from BDI. BDI reserves the right to terminate its relationship with you if you are no longer a BMO Bank N.A. customer who is enrolled in BMO Digital Banking. BDI and BMO Bank N.A. are affiliated companies. Investment products are: **Not FDIC Insured · Not Bank Guaranteed · Not a Bank Deposit · May Lose Value**

² "BMO Wealth Management" is a brand name that refers to BMO Bank N.A. and certain of its affiliates that provide certain investment, investment advisory, trust, banking and securities products and services. Investment Products and services: **ARE NOT A DEPOSIT – NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY ANY BANK – MAY LOSE VALUE** BMO Bank N.A. and its affiliates do not provide legal advice or tax advice to clients. You should review your particular circumstances with your independent legal and tax advisors.

BMO Health Savings Account, delivered by Lively

This feature-packed account provides robust tools to both employers* and employees.



Fee-free. No monthly fee or minimum balance requirement. As well as no fees for common items like new debit cards or paper statements.



Easy account management. Employees can easily manage all aspects of their Health Savings Account (HSA) via Lively's website or mobile app.



HSA debit card. Easily pay for qualified medical expenses directly at the point of sale.



Investment options. The ability to invest HSA funds (fees may apply and funds are not FDIC insured).



Access to Lively's HSA experts. A knowledgeable support team is always within reach for any questions.



Easy account opening. 100% paper-free and multiple options including manual entry, spreadsheet upload or systems integration.



Employer dashboard. An intuitive online dashboard to easily manage tasks.



*Competitive pricing with no hidden fees

BMO Health Savings Accounts, delivered by Lively are provided by Lively Inc. and are subject to their approval. Lively Inc. is not affiliated with BMO Bank N.A.

Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

Digital banking options make banking easy and convenient from any location



CreditView

- CreditView¹, powered by TransUnion, is an interactive and educational tool where you can learn how to build credit, improve, or maintain your credit rating using innovative tools and resources – all for FREE!
- BMO CreditView [demo](#)*



Total Look

- BMO Total Look is a money management tool in BMO Digital Banking that helps simplify your banking.
- You can manage all of your accounts (BMO and Non-BMO) in one secure location, as well as create a personalized budgets and track your spending.
- Total Look [demo](#)*



Savings Goals

- Save for things that matter to you.
- Set up a goal on select personal or business savings accounts in BMO Digital Banking
- Savings Goals [demo](#)*



Security Center

- BMO Digital Banking uses encryption to keep your information secure and confidential and does not store any confidential information on your smartphone.
- Security Center has helpful tips on ways to protect yourself from fraud, verify login history and more!
- Your security is our priority. Discover how BMO is protecting you across all banking platforms by visiting [BMO Security Center](#)



Money Movement

- Knock those bills off your to-do list! With the BMO Digital Banking app, it's easy to make payments. Bill payment [demo](#)*
- Learn how to enroll with Zelle^{®2} so you can begin quickly sending, requesting and splitting money. Zelle[®] [demo](#)*
- Transfer money between your BMO Personal checking or money market checking account and an eligible External Account at another U.S. financial institution. [FAQ](#)



Mobile Deposits³

- A feature that allows you to deposit checks in a snap. You simply take a picture of the front and back of the check, enter the details, and the money will be deposited to your account
- Mobile deposits [demo](#)*



Allpoint[®] ATM

- Access to any of the 55,000+ surcharge free ATMs worldwide⁴ (~40,000 in the US; ~15,000 international, including Canada).



¹ CreditView and its features, Score Simulator and Credit Education, are provided by TransUnion[®] for informational purposes only. You should consult with your own financial team for more information about current credit score

² Zelle[™] and the Zelle[®] related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

³ Mobile Deposit is available using the BMO Digital Banking app. This service may not function on older devices. Users must be a BMO Digital Banking customer with a BMO account opened for more than 5 calendar days. Deposits are not immediately available for withdrawal. For details, please see the BMO Digital Banking Agreement found at bmo.com/us/legal.

⁴ Foreign Transaction Fees will apply at Allpoint[®] ATMs located outside of the United

* Demos are available in English and Spanish

Customized Solutions

Periodically, let BMO add extra value to your offerings with special product offers when your employees meet qualifying activities and requirements. Conditions apply. Ask your BMO banker for details.

BMO checking account offer



Our checking accounts help you make real financial progress. Enjoy a better banking experience with our simple digital banking tools, nationwide fee-free ATM transactions and personalized service – however you choose to bank.

Lending offers



Credit Cards: Are you a rewards points collector? Prefer cash back? Looking for a lower interest rate? Explore our Mastercard® credit cards to find the right one for you.



Loans and Lines of Credit: What's your dream? Let's make it possible. Whether you need money to purchase a new car, renovate your home, or handle that large upcoming expense, we can help you get there.



Mortgages: Whether you want to apply for home loan or refinance your mortgage, BMO Mortgage Bankers can guide you through the process

Relationship Plus Money Market offer



Our Relationship Plus Money Market account is a savings account that gives you access to a competitive interest rate.

BMO SmartProgress® workshops*

Our BMO SmartProgress® financial literacy workshops are designed to help customers enhance their financial skills and create positive banking relationships—all free of charge.

Workshops can take place either onsite or virtually. Employees walk away with a participant guide to apply their learnings to their personal finances.



We have a variety of topics to choose from, including:

- Home Ownership
- Fraud and Identity Theft
- Investing at Work
- Retirement Readiness
- Credit Scores and Debt Management
- Preparing for Financial Emergencies

** All workshops are also available in Spanish.*



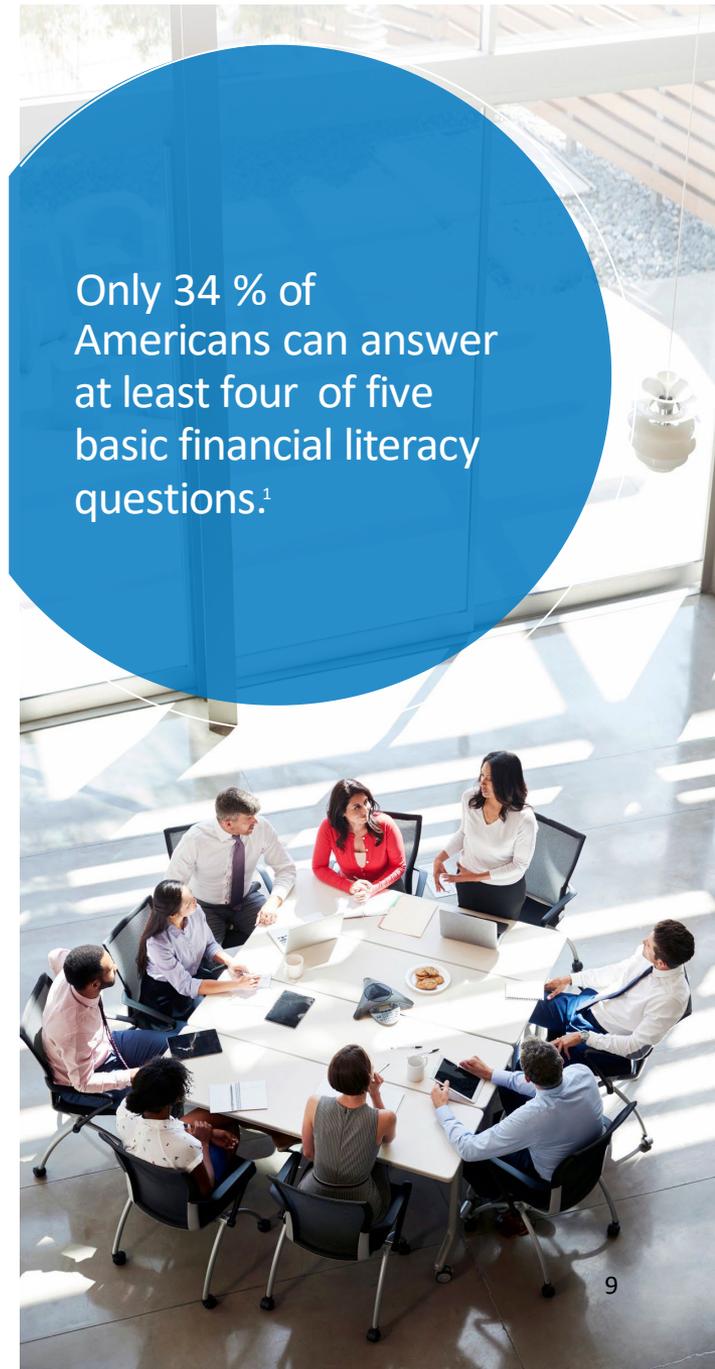
26% employers spend more than \$100 per employee annually on financial wellness programs.²



¹ Financial Prosperity Eludes Many Americans Despite Growing Economy and Declining Unemployment, www.finra.org, June 20, 2019

² Employers to spend more on financial wellness programs despite rising costs, www.pionline.com, October 4, 2023

Only 34 % of Americans can answer at least four of five basic financial literacy questions.¹

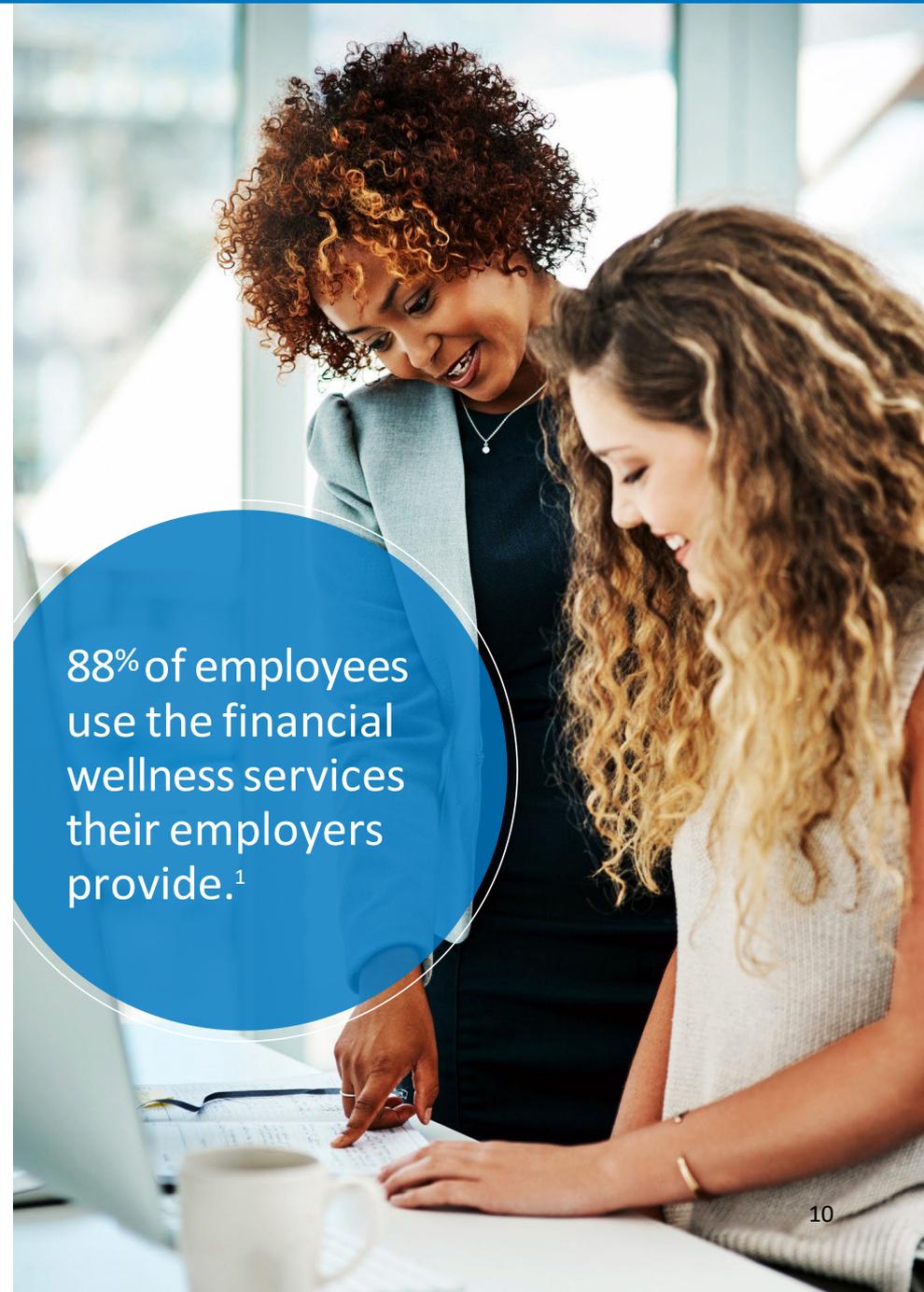


How to introduce our program to your employees.

- New hire orientations
- New hire orientation packets
- All staff meetings
- Lunch and Learn sessions
- Table events during high employee traffic times
- Financial education seminars
- Annual benefit enrollment meetings
- Direct deposit enrollment events

¹ PwC Employee Financial Wellness Survey, 2021.

Banking products are subject to approval and are provided in the United States by BMO Bank N.A. Member FDIC



88% of employees use the financial wellness services their employers provide.¹



Thank you!
Questions?

Banking products are subject to approval and provided in the United States by BMO Bank N.A. Member FDIC

BMO Bank N.A. and its affiliates do not provide legal advice or tax advice to clients. You should review your particular circumstances with your independent legal and tax advisors.

The opinions expressed here reflect our judgment at this date and are subject to change. Information has been obtained from sources we consider to be reliable, but we cannot guarantee the accuracy.

