Two countries. One cross-border bank.

Your banking comes together with BMO Private Wealth.

Let BMO Private Wealth introduce you to banking that's on your side, north and south of the border.

As an NHL coach moving to or living in the U.S., you may need help taking care of your banking and wealth planning needs on both sides of the border.

As a BMO Private Wealth client, you have access to an extra level of support through your BMO Private Banker, BMO Private Investment Counsel Investment Counsellor, or BMO Nesbitt Burns Investment Advisor. They will introduce you to a dedicated U.S. team who are part of BMO Wealth Management, to assist you with your U.S. banking needs.

How we help you meet your cross-border banking needs:

- Bank accounts in U.S. dollars, plus online tools that let you take care of your everyday banking needs north and south of the border. You can access U.S. dollars in the U.S., transfer funds, view your accounts and pay U.S. bills with ease.
- **U.S. issued credit cards** that let you shop in U.S. dollars and earn rewards.
- **Fixed or adjustable rate mortgages**¹ you can apply for using your Canadian credit history if you don't have a U.S. credit history.

Enjoy easy access to the largest ATM network in the U.S.

BMO U.S. gives you free and unlimited access to the largest network of ATMs in the U.S. when you use a BMO U.S. debit card at over 40,000 Allpoint® Network ATMs throughout the U.S.² Look for Allpoint Network ATMs at participating retailers including CVS®, Target®, Costco®, Kroger, Walgreens and Winn-Dixie.

In addition to this network, you can access your BMO U.S. accounts at over 1,000 BMO U.S. branches and 2,400 BMO U.S. ATMs in 32 states including Florida, Arizona and California.

We also offer convenient cross-border wealth planning services

- Wealth Planning with professional financial planners who are experienced in cross-border planning
- Tax and Estate Planning with cross-border professionals who can work with your legal and tax advisors to address your cross-border needs



Did you know...

- Getting a mortgage in the U.S. is different than it is in Canada. It takes longer, requires more documentation and may cost more.
- Utility bills cannot be paid at bank branches or ATMs. U.S. utility bills must be paid with a credit or debit card, by cheque, or via online banking, and must be paid in U.S. funds.
- Moving to the U.S. does not mean that you cease to be a Canadian resident for tax purposes. If you maintain Canadian resident status you will need to file tax returns in Canada and the US.³

Find out more

Our BMO Private Wealth professionals can discuss how your move to the U.S. will affect your particular financial situation.

Contact us at Sports.Entertainment@bmo.com to have a conversation about your cross-border needs.

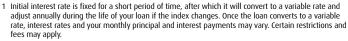


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Investment Products: ARE NOT A DEPOSIT – NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY ANY BANK – MAY LOSE VALUE.



- 2 Clients who use a BMO Canada debit card (i.e., not a BMO U.S. debit card) may be charged a fee in the U.S.
- 3 This information is not intended to be tax or legal advice. BMO Bank N.A. and its affiliates do not provide legal or tax advice to clients. You should review your particular circumstances with your independent legal and tax advisors.

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