



There's money
in your home.

Access it with a **home equity line of credit.**¹

Use your home equity line of credit to:

Start your renovations.

Pay for renovations to make your home more comfortable, and potentially more valuable.

Be ready for anything.

Have funds available to you as a safety net for unexpected expenses.

Consolidate your debt.²

Simplify your finances by streamlining and potentially reducing your monthly payments.

Why Choose BMO Harris?

As a BMO Harris customer, you may be eligible for a 0.25% interest rate discount³ after the introductory period ends when you set up Auto Pay for your BMO Harris Home Equity Line of Credit. Plus, we'll get to know you and your needs so we can guide you through the entire loan process, from application to closing.

Limited-time offer

Special introductory rate of 2.99% APR for 12 months.

After that, a variable APR applies, currently as low as 4.89%.¹



Let's connect

Tim McLain
Bank Manager
Phone: 314-457-2467
timothy.mclain@bmo.com
NMLS#: 1272076



We're here to help.™

To learn more about these special offers contact us today.
bmoharris.com/heloc

¹ Special offers are subject to change at any time without notice. The introductory rate offer is available on applications received from March 1, 2018 through June 2, 2018. The Fixed Introductory Rate that applies for each state is listed below.² The rate is fixed and will not change during the introductory period. Upon conclusion of the introductory period, the APR is a variable rate based on the highest Prime Rate (Prime) published in the "Money Rates" section of The Wall Street Journal[®] (a trademark of Dow Jones, LP) as stated below. No customer or other discounts are available during the Fixed-Rate Introductory Period. Rates are for illustrative purposes only, are subject to change without notice, and assume a borrower with excellent credit. Private Bank Clients should contact their Private Banker for details. This offer does not apply to any purchase of any real property. Your credit line may be reduced, or your credit line suspended, after closing if certain circumstances occur.

Variable Rate Information

Rates are current as of March 1, 2018 and are subject to change without notice. Rates shown are for lines of credit with a CLTV of 70% or less. Lines with higher CLTVs carry higher rates and may be subject to bank approval. For a Home Equity Line of Credit, the annual percentage rate (APR) is a variable rate based on the highest Prime Rate (Prime) published in the "Money Rates" section of The Wall Street Journal[®] (a trademark of Dow Jones, LP). APRs in all states are variable based on Prime plus a margin that varies depending on the state in which your property is located, your individual credit qualifications, the credit limit amount you receive, the payment option you select and other criteria. As of March 1, 2018, Prime was 4.50%. The maximum APR is 18.00% or the maximum permitted by law, whichever is less.

Auto Pay means periodic scheduled payments automatically deducted from your BMO Harris checking account, as applicable, to pay the loan. When you sign up for Auto Pay, you authorize the Bank to draw your account for all amounts then due, including any late fees and any other charges. The following BMO Harris checking accounts are eligible for an Auto Pay discount: BMO Harris Smart Money[™] Account, BMO Harris Smart Advantage[™] Account, BMO Harris Select Checking[®], BMO Harris Premier[™] Account, and BMO Harris Portfolio Checking[®].

In MO, the introductory rate of 2.99% may be offered to qualifying customers for a period of 12 months after which the margin is 0.49% to 4.69% depending on individual credit qualifications, credit limit and other criteria. Your resulting APR would be from 4.99% to 9.19%. If you have Auto Pay from an eligible BMO Harris checking account listed above, your margin would be from 0.24% to 4.44% depending on individual credit qualifications, credit limit amount and other criteria, and your resulting APR would be from 4.74% to 8.94%.

² Please consult with your financial advisor for the benefits and ramifications between unsecured and secured debt and the protections each provide the consumer. For example, consolidating federal student loans will result in losing significant benefits.

³ Auto Pay from a BMO Harris Smart Money[™] Account, BMO Harris Smart Advantage[™] Account, BMO Harris Select Checking[®], BMO Harris Premier[™] Account, or BMO Harris Portfolio Checking[®] is required at account closing to receive the 0.25% interest rate discount. The monthly maintenance fee for BMO Harris Smart Money[™] Account is \$5, BMO Harris Smart Advantage[™] Account is \$0, BMO Harris Select Checking[®] is \$15, BMO Harris Premier[™] Account is \$30 and BMO Harris Portfolio Checking[®] is \$25. Auto Pay means periodic scheduled payments automatically deducted from your qualifying BMO Harris checking account to pay the BMO Harris Home Equity Line of Credit. When you sign up for Auto Pay, you authorize the Bank to draw your account for all amounts then due, including late fees and any other charges. Customers who currently have a BMO Harris checking account that does not qualify for this offer may switch to a BMO Harris checking account that does qualify for this offer prior to or at closing. Please contact a BMO Harris banker for more details or visit bmoharris.com.



We're here to help.[™]