

Helping you make **real** **financial** **progress.**



As an employee of University of Nebraska Kearney, you can take advantage of BMO SmartProgress® – a free digital financial education program designed to help you better manage your



Let's connect

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Banking services that help you make **real financial progress.**



BMO Smart Advantage Checking
BMO Smart Money Checking

Get up to **\$660**

when you maximize your rewards through the Bank at Work program

Up to
\$410^{1,2}



25,000 bonus points redeemable for

\$250^{1,3}

When you open both checking and savings

in cash back with the BMO Platinum Rewards Credit Card when spending requirement met



BMO Relationship Checking

Get up to **\$810**

when you maximize your rewards through the Bank at Work program

Up to
\$560^{1,2}



25,000 bonus points redeemable for

\$250^{1,3}

When you open both checking and savings

in cash back with the BMO Platinum Rewards Credit Card when spending requirement met

Bank at Work Program details

Receive a bonus and rewards when you open the following new products:

- Up to \$500 bonus when you open a new **BMO personal checking account** with qualifying direct deposits¹.
- Get a \$5 savings reward every month you grow your balance \$200 or more for the first year in a new **Savings Builder account**.² This can add up to \$60!
- Earn 25,000 bonus points (redeemable for \$250 in cash back as a statement credit) when you are approved for a **BMO Platinum Rewards Credit Card** and spend \$2,000 within first 3 months of account opening.^{1,3}

BMO SmartProgress®

At BMO, we know that you face important financial decisions each and every day, and we aspire to be there to support you. Learn more about developing a savings plan, credit scores, and more with our online financial wellness center.

Visit bmo.com/smartprogress/baw to get started.



Let's Connect

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Checking Account Promo Code
BW11-09504H-BAWSF25



Apply Now

University of Nebraska Kearney
2RU



Terms and Conditions for BMO Customer

Bank at Work & Group Banking Services (checking offer)

¹ To take advantage of the checking offer, your employer or organization must participate in BMO Bank at Work or BMO Group Banking Services. Offer is effective from February 4, 2025 through March 31, 2025 and is subject to change at any time without notice. BMO reserves the right to amend or cancel any part of this program and offer. You may open your account at a BMO branch, online, or by calling 1-888-779-2265. When opening any account listed in the table below at a branch or on the phone, you must tell the BMO banker that you are a Bank at Work or Group Banking Services client. Provide the banker with promo code BMOP-09504H-BAWSF25 at account opening or enter it when opening your account online. Accounts opened online on the final day of the promotion must have their applications submitted and approved prior to 9:00 p.m. CT. If you open your account by calling 1-888-779-2265, we must receive your opening deposit and all signed account opening documents by March 31, 2025. Offer is limited to one per customer and account (including trustees and signers on joint accounts). Offer is not available to existing BMO personal checking customers (including trustees and signers on joint

accounts) or those who have closed a BMO personal checking account within the past 12 months of opening a new account as part of this offer. Offer is limited to one checking account cash bonus per customer; you cannot open multiple accounts and receive multiple cash bonuses. The promo code is applied to the first checking account that is opened between February 4, 2025 and March 31, 2025. Day 1 is the day you open your account and begins the tracking period. If you open your account on a day other than a Business Day, Day 1 is the next Business Day. Cash bonus may be reported to the IRS for tax purposes, and you are responsible for any applicable taxes. Offers can be changed or cancelled without notice at any time and cannot be combined with any other offer. If your balance is zero, we may close your account. Your account must be open, in good standing, and have a balance greater than zero when the bonus is paid. Below is a table outlining how to get the bonuses and when the bonuses will be paid for each offer.

| Product | Bonus | How do I get the bonus? | When will I see the bonus in my account? | Special Notes |
|--|--|---|---|--|
| BMO Platinum Rewards Credit Card | 25,000 bonus points after spending \$2,000 in first 3 months of account opening (redeemable for \$250 in cash back in the form of a statement credit) ³ | When approved, earn 25,000 points (redeemable for \$250 cash back in the form of statement credit) bonus when you spend \$2,000 in the first 3 months of account opening. ³ | The introductory bonus is based on total net qualified purchases made in the first three months of account opening and rewards will be awarded to qualifying Accounts 3 to 4 weeks after the conclusion of the three month period. The points will be added to the rewards account. | The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. While points and cash back don't expire, all accrued points or cash back not redeemed will be available for redemption for 90 days as long as the Account is closed in good standing. |
| BMO Smart Advantage Checking or BMO Smart Money Checking | \$100 | <ul style="list-style-type: none">Open a new BMO Smart Money Checking or BMO Smart Advantage Checking account using the promo code on the front of this flier.Have at least \$1,200 in cumulative direct deposits of any combination of a paycheck, pension payment, Social Security payment, or other government benefits payment electronically deposited into the account from an employer or outside agency within 90 days of opening. | Approximately 100 days after account opening, the bonus will be credited to your personal checking account. | Qualifying direct deposits are deposits of regular income – such as your salary, paycheck, pension payment, Social Security payment, or other government benefits payment electronically deposited into the account from an employer or similar third party - using your account number and BMO's routing number that you provide to them. We reserve the right to request documentation that the direct deposits qualify. Non-qualifying examples include: teller deposits, wire transfers, ATM transfers or deposits, BMO Digital Banking transfers or deposits, deposits processed as a debit card credit, transfers from any bank or brokerage account, and Account to Account or Peer to Peer (e.g. Zelle®, Venmo) transfers. |
| | \$350 | <ul style="list-style-type: none">Open a new BMO Smart Money Checking or BMO Smart Advantage Checking account using the promo code on the front of this flier.Have at least \$4,000 in cumulative direct deposits of any combination of a paycheck, pension payment, Social Security payment, or other government benefits payment electronically deposited into the account from an employer or outside agency within 90 days of opening. | | |
| BMO Relationship Checking | \$500 | <ul style="list-style-type: none">Open a new BMO Relationship Checking account using the promo code on the front of this flier.Have at least \$7,500 in cumulative direct deposits of any combination of a paycheck, pension payment, Social Security payment, or other government benefits payment electronically deposited into the account from an employer or outside agency within 90 days of opening. | | |
| Relationship Plus Money Market | \$300 bonus ⁴ | <ul style="list-style-type: none">Open a new Relationship Plus Money Market account using the promo code on the front of this flier.⁴Have at least \$25,000 in new money deposited within 30 days of opening.Maintain the balance in your account from day 31 to 90. | Approximately 100 days after account opening, the bonus will be credited to your money market account. | |

Minimum opening deposit of \$25 for BMO personal checking accounts. BMO Relationship Checking is a variable rate account. Interest rates and Annual Percentage Yields (APYs) may change daily after the account is open. Interest rates and APYs offered within two or more consecutive tiers may be the same. In this case, multiple tiers will be shown as a single tier. The following collected balance tiers and corresponding APYs are effective as of February 4, 2025 and are subject to change at our discretion at any time: 0.01% for all balances. Interest is calculated on the entire collected balance daily at the rate in effect for that balance tier. You must maintain the required minimum collected balance for each tier to earn the APYs disclosed. A periodic rate is applied to the collected balance in the account daily. Interest is compounded daily on the collected balance and credited to the account monthly on the statement period date. Checks you deposit into your account begin to earn interest on the Business Day we receive credit for them. Fees and withdrawals may reduce earnings. For account and fee information or current interest rates, visit [bmo.com](#).

² For every month your Savings Builder account balance grows by at least \$200, we will credit the account with a \$5 savings reward within 5 calendar days after the end of the month. To calculate if your balance has grown by \$200, we will compare the Ledger Balance on the last Business Day of the previous month to the Ledger Balance on the last Business Day of the current month. Interest and savings reward payments will not count towards your balance growth. *Tip: Deposits made on weekends and holidays will not be processed until the next business day. To ensure your deposit is counted for the current month, avoid scheduling your recurring transfer or deposits towards the end of the month.* Your account is eligible for 12 savings rewards beginning with the month your account is opened. The first savings reward is based on your savings growth from the Business Day the account is opened through the last Business Day of that month. If your initial deposit is not received until the month after account opening, the account will only be eligible for 11 savings rewards.

Your account must be open when the savings rewards are paid. Savings rewards may be reported to the IRS for tax purposes and you are responsible for any applicable taxes.

Exclusions:

- Savings rewards are available for new accounts only. An account switched into Savings Builder from a different product is not eligible for savings rewards.
- Savings rewards are limited to one Savings Builder account per customer as Primary Account Owner. Only your first account opened is eligible for savings rewards.
- You are not eligible to receive savings rewards if you have previously opened a Statement Savings account between February 3, 2020 and October 18, 2021 and participated in the Statement Savings account – Savings Rewards offer.

Minimum opening deposit of \$25 is required for Savings Builder accounts. Savings Builder is a variable rate account. Interest rates and Annual Percentage Yields (APYs) may change daily after the account is open. Interest rates and APYs offered within two or more consecutive tiers may be the same. In this case, multiple tiers will be shown as a single tier. The following collected balance tiers and corresponding APYs are effective as of February 4, 2025 and are subject to change at our discretion at any time: 0.01% for all balances. Interest is calculated on the entire collected balance daily at the rate in effect for that balance tier. You must maintain the required minimum collected balance for each tier to earn the APYs disclosed. A periodic rate is applied on the collected balance in the account daily. Interest is compounded daily on the collected balance and credited to the account monthly on the statement period date. Checks you deposit into your account begin to earn interest on the Business Day we receive credit for them. Fees and withdrawals may reduce earnings. For account and fee information or current interest rates, visit [bmo.com](#).



³ Participation in BMO Flex Rewards Program is subject to terms and conditions found in BMO Flex Rewards Program Rules, available at: www.bmo.com/en-us/main/personal/credit-cards/points-rewards/. The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. While points and cash back don't expire, if the Account is closed for any reason, the Account will no longer be able to accrue points or cash back. All accrued points or cash back not redeemed will be available for redemption for 90 days as long as the Account is closed in good standing. All cash back is redeemable in the form of a statement credit.

⁴ **Relationship Plus Money Market Offer:** Get a \$300 cash bonus when you open a new Relationship Plus Money Market account and deposit \$25,000 or more of new money into your account within 30 days of opening (by Day 30) and maintain the balance in your account from Day 31 through Day 90.

Offer is limited to one money market account cash bonus per customer; you cannot open multiple accounts and receive multiple cash bonuses. The promo code is applied to first money market account that is opened between February 4, 2025 and March 31, 2025. Day 1 is the day you open your account and begins the tracking period. If you open your account on a day other than a Business Day, Day 1 is the next Business Day.

Cash bonus may be reported to the IRS for tax purposes, and you are responsible for any applicable taxes. Offers can be changed or cancelled without notice at any time and cannot be combined with any other offer. If your balance is zero, we may close your account. Your account must be open, in good standing, and have a balance greater than zero when the cash bonus is paid.

Cash bonus offer is limited to one per customer and account (including trustees and signers on joint accounts). New money is defined as funds not currently on deposit at BMO, or funds that have been on deposit at BMO for 14 days or less. If the balance in your Relationship Plus Money Market account drops below \$25,000 between Day 31 and Day 90, you will not qualify for the bonus. Cash bonus is paid into the Relationship Plus Money Market account approximately 100 days after account opening.

Minimum opening deposit of \$25 for a Relationship Plus Money Market account. Relationship Plus Money Market is a variable rate account. Interest rates and Annual Percentage Yields (APYs) may change daily after the account is open. Interest rates and APYs offered within two or more consecutive tiers may be the same. In this case, multiple tiers will be shown as a single tier. The following collected balance tiers and corresponding APYs are effective as of February 4, 2025, and are subject to change at our discretion at any time: 0.80% for all balances. Interest is calculated on the entire collected balance daily at the rate in effect for that balance tier. You must maintain the required minimum collected balance for each tier to earn the APYs disclosed. A periodic rate is applied to the collected balance in the account daily. Interest is compounded daily on the collected balance and credited to the account monthly on the statement period date. Checks you deposit into your account begin to earn interest on the Business Day we receive credit for them. Fees and withdrawals may reduce earnings. For account and fee information or current interest rates, visit bmo.com.

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01/25 (25-0088)

HSA administration, delivered by Lively

Give your team the #1 user rated HSA



Providing a Health Savings Account (HSA) along with a high deductible health plan option for your employees can help them save for healthcare related expenses while also reducing health insurance cost for you. The BMO Health Savings Account, delivered by Lively provides a feature packed and easy-to-use HSA for both you and your employees.

Why choose Lively?

- ✓ **Affordable pricing** with no hidden fees
- ✓ Onboard employees **painlessly and paperlessly**
- ✓ **Manage enrollments and contributions** via your dashboard, secure file transfer or third-party integrations
- ✓ Access **on-demand reporting** to track employee eligibility, monthly activity and status reports
- ✓ Engage employees with **personalized and seasonal communications**
- ✓ Offer **tax-free investing options** to your team¹
- ✓ An assigned **dedicated U.S. based customer success manager** to ensure you and your employees are supported from A to Z

Advantages for employees

- ✓ Employees can enjoy tax-deductible contributions, tax-free investment earnings and tax-free withdrawals for qualified medical expenses²
- ✓ Account balances earn interest and funds stay in the account year after year
- ✓ Employees can keep their HSA if they change jobs, medical coverage or become unemployed
- ✓ Easy account management tools either online or through Lively's mobile app
- ✓ Easily pay for qualified medical expenses with an HSA Debit Mastercard
- ✓ Tax-free investing with no minimums to start¹

But don't just take it from us, here is what real users are saying:

"Lively is so easy to use! I'm very please with how Lively's account and app work compared to our previous old school HSA provider"

"Lively's HSA solution is a breath of fresh air. We got up and running in minutes and now we look like hero's to our employees"

"Great service with an intuitive and easy to maneuver website. Lively's quick and knowledgeable responses are what sold me"

Contact us today to get started or learn more at bmo.com/employerhsa



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¹ Investment options are provided by Charles Schwab and Devenir; fees may apply. 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.

² Contributions to and earnings on HSAs are not subject to federal taxes, but may be subject to state taxes depending on where you reside. BMO Bank N.A. does not provide tax or legal advice. Seek the advice of your own tax and legal professionals to ensure your compliance with applicable HSA and other laws.

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