

Special offer, only to students of Niagara University

BMO Bank of Montreal® offers options designed to help students like you meet your banking needs, so you can concentrate on what's most important — learning. Take a look through our banking services and discover which combination works best for you.

Student Line of Credit¹

A BMO Student Line of Credit gives you access to the money you need, when you need it. Use it to pay for tuition, books, living expenses and other unexpected costs.

Unlike a traditional loan, once you're approved, features include:

- competitive low interest rate
- credit limit — borrow up to \$15,000 in your first year and \$10,000 in each remaining year to a 4 year maximum of \$45,000 for full-time students
- easy access to funds — use your BMO debit card, write a cheque or visit a BMO branch
- easy repayment — monthly interest-only payments while you are in school and for 2 years after you finish school; interest only period is followed by an escalating repayment schedule
- no annual or monthly fees

FREE banking while in school and up to one year after graduation²

A student's budget can be tight. With the BMO Everyday Banking Students/Recent Graduates Discount Program, you will receive our Plus Plan for FREE², saving you \$10.95 each month. Key features of the Plus Plan include:

- up to 25 transactions each month
- Unlimited *Interac* e-Transfer^{®§} transactions per month³

BMO Student Credit Cards

- Get a little back every time you spend, plus start building a healthy credit history. With a BMO Student Mastercard^{®*}, you can choose between Cash Back or AIR MILES^{®†} and get a great welcome offer, plus NO ANNUAL FEE.

For more information, please visit bmo.com/studentbanking



Connie Bernardi
Branch Manager
905-660-6906
Connie.Bernardi@bmo.com



We're here to help.™

¹ Approval and credit limit are subject to BMO Bank of Montreal's normal credit requirements. Must be a Canadian citizen or landed immigrant enrolled in a Canadian or non-Canadian post-secondary school or university. Co-signer may be required. Subject to credit availability and verification of identity. This special offer can be modified or cancelled at any time without notice. ² You can receive a discount of \$10.95 per month and have the full monthly Plus Plan fee rebated or you can apply the \$10.95 discount to another eligible Plan and pay the difference after the discount is applied. You are responsible for all transactions, services and product fees not included in your Bank Plan. The discount applies to the Teens, Students and Recent Graduates Discounted Banking Programs ("Discount"). To be eligible for the Teens Discount, you must be between 13 and 18 years of age. To be eligible for the Students or Recent Graduates Discount, you must be a full-time student at or a recent graduate from a post-secondary university, college or registered private vocational school. Proof of eligibility is required. ³ *Interac* e-Transfer^{®§} transactions are subject to maximum transfer dollar amounts. Transaction fees may apply if you have a Bank Plan that does not include unlimited everyday banking transactions. A cancellation fee may still apply when you cancel the transaction. [†]Registered trade-marks of Bank of Montreal. [®] *Interac* e-Transfer is a registered trademark of Interac Inc. Used under license. ^{**} Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license. [™]Trademarks of AM Royalties Limited Partnership used under license by LoyaltyOne, Co and Bank of Montreal.