

Financial Products - Capital Markets

CD TERM SHEET – DEALER USE ONLY

Trade Date: 5/27/2020

Issue Date: 6/26/2020

Issuer: BMO Harris Bank N.A.

Broker: BMO Capital Markets Corp

Issue Amount: USD \$__mm

Cusip: 05600XAA8

Issue Price: 100%

Minimum Denomination: \$1000

Settlement Date: 6/26/2020

Maturity Date: 6/26/2023

Call Feature: This CD is callable quarterly beginning 9/26/2020 and every three months thereafter (not subject to adjustment) at par with 15 calendar days notice.

Coupon: 0.60% PA, paid quarterly on an Act/365 day basis.

Payment Dates: The 26th of each March, June, September and December commencing 9/26/2020 subject to no adjustment for period end dates and subject to adjustment in accordance with the Following Business Day Convention for Payment Dates. NY and/or Chicago Business Days apply. If the CDs are called, interest will accrue to the Call Date.

Early Withdrawal: Refer to BMO Harris Bank N.A. Disclosure Statement

The information in this term sheet is qualified in its entirety by and should be read in conjunction with the more detailed terms, conditions and risk factors set forth elsewhere in the related Preliminary Terms Supplement dated June 26, 2020 and BMO Harris Disclosure Statement dated January 2016. Capitalized terms used here shall have the meaning assigned to them in the related Preliminary Term Supplement.
