



# 4.50%

Annual Percentage  
Yield (APY)  
on 13-month CD<sup>1</sup>

Lock in a  
great CD  
rate today!

**Our Certificate of Deposit (CD) rates will really grow your money.**

- Competitive rates with flexible terms
- **Guaranteed growth with a locked-in rate**
- Protection from volatility in markets
- FDIC insured

Let us help you find a CD rate and term that's right for you.

**Talk to a BMO banker today.**



<sup>1</sup> Early withdrawal penalties may apply. Annual Percentage Yields (APYs) are accurate as of April 28, 2023 and are subject to change at any time. For current rate information, contact your banker or call us at 1-800-546-6101. To receive these APYs, you must open your account online, by phone at 1-888-340-2265, or at a branch in Arizona, Illinois, Indiana, Kansas, Minnesota, Missouri or Wisconsin. If you open your account online or by phone, you will receive these APYs if you are a resident of Arizona, Illinois, Indiana, Kansas, Minnesota, Missouri or Wisconsin. CDs opened online can only be in individual or joint ownership, and cannot be for an IRA. For CDs opened online, funds may not be withdrawn for 11 business days after funding. For CDs opened by phone, accounts must be funded within 10 business days of application, and funds may not be withdrawn for 11 business days after funding. Deposits at FDIC-insured institutions are insured up to at least \$250,000 per depositor. Please visit [www.fdic.gov](http://www.fdic.gov) for current FDIC insurance limits.

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