

## Features

**BMO US Dollar Fixed-Term Deposit** allows you to earn a **competitive guaranteed rate of interest** with high security for investors with USD\$100,000 or more and the flexibility to **choose from a range of terms**.

## Key Benefits

- **Various Terms Available** – Option of varying terms to meet your needs.

## Rates

(as of February 7, 2012)

## Details

Item	Details
<b>Term(s)</b>	1 day to 5 years
<b>Access to Funds</b>	Not cashable prior to maturity.
<b>Interest Payment Option</b>	Terms less than one year: Interest paid at maturity. Terms greater than one year: Interest paid semi-annually on April 30 and October 31, and at maturity.
<b>Minimum Investment Amount</b>	US \$100,000 (Maximum Investment is US \$499,999.) Note: Investments of US \$1,000 to \$99,999 qualify as USD TDR and are eligible for early redemption
<b>Plan Eligibility</b>	
<b>Automatic Reinvestment</b>	Yes, at prevailing interest rate (unless other instructions provided)
<b>Issued By</b>	Bank of Montreal

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## Disclaimer

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