

This Wire Transfer Services Agreement, including, but not limited to, the Security Procedures, Instructions, Designated Contact Information, Account Information, Authorized Caller (User) Schedule, Secondary Authorization Waiver Agreement, Domestic Repetitive Template, and International Repetitive Template provided herein, (collectively the "Agreement") is entered into by and between BMO Bank N.A., a national banking association ("BMO") and the undersigned customer ("Customer"). This Agreement applies to all outgoing domestic, internal and international wire transfers using Fedwire or other wire transfer systems (referred to collectively as "Transfers" or the "Services") originated by Customer or on Customer's behalf through a BMO branch, regardless of how initiated, or through the BMO Wire Room by telephone, out of Customer's deposit accounts (each, an "Account"), which are governed by the Deposit Account Agreement for Personal and Business Accounts, as amended from time to time (the "Deposit Account Agreement"). Accounts in the name of an individual consumer may be referred to as "Personal Accounts" and Accounts in the name of a Company or other business Customer may be referred to as "Non-Personal Accounts." Incoming wire transfers to the Accounts are governed by the Deposit Account Agreement and not this Agreement. Outgoing wire transfers from Non-Personal Accounts other than through a BMO branch or through the BMO Wire room by telephone, such wire transfers are governed by the Global Treasury Management Services Master Agreement and Wire Transfer Service Description, not this Agreement. To the extent the terms of the Deposit Account Agreement directly conflict with the terms of this Agreement, the terms of this Agreement shall control.

1. *BMO Authority to Honor Customer's Payment Orders; Payment.*

(a) Customer may authorize BMO to charge Customer's Account(s) at BMO and transfer funds on Customer's behalf upon instructions for Transfers communicated to BMO in accordance with the terms of this Agreement. All such Transfer instructions, including amendments and cancellations, are effective as Customer's "Payment Order" (as defined in Article 4A of the Illinois Uniform Commercial Code). Payment orders on a Customer's Account initiated through the BMO Wire room may be given or confirmed by an Authorized Signer on that Account or by an authorized individual as identified by Customer to BMO in set-up forms acceptable to BMO (including, but not limited to, the Set-Up Forms or the Drawdown Authorization set-up forms for Non-Personal Accounts); attached hereto); provided, however, that any payment orders initiated through a BMO branch may only be initiated and confirmed by individuals who are Authorized Signers on the Account. Customer agrees to pay to BMO, and authorizes BMO to charge Customer's Accounts at BMO for: (i) the amount of each such Payment Order on or before the date the Payment Order is executed by BMO, (ii) any overdrafts in any of its Accounts arising in connection with this Agreement and any related fees, promptly on demand, (iii) BMO's standard fees related to wire transfers in accordance with, as applicable, the Deposit Account Disclosure governing Customer's Personal Accounts or the BMO Bank Business Service Fee Schedule governing Customer's Non-Personal Accounts, which may be periodically amended, and (iv) any other third party fees incurred by BMO to effect a Transfer or to provide any additional services in conjunction with a Transfer, subject to applicable law or regulation.

(b) You may authorize another depository institution to debit your Accounts with BMO and transfer funds to the other depository institution ("Drawdown Requests"). Prior to BMO accepting Drawdown Requests, you must first complete, execute, and return to BMO a Fedwire or SWIFT Debit Authorization Form, as applicable, authorizing BMO to accept such Drawdown Requests and to debit your Accounts and transfer funds in accordance with the applicable Drawdown Requests.

(c) In order to initiate Drawdown Requests to debit an account at another depository institution and transfer funds to your Account, you must first complete, execute, and return to BMO the Wire Transfer Drawdown Authorization setup forms. You must also provide express, written authorization to the depository institution from which funds will be transferred (your "Drawdown Bank") (with a copy to BMO where requested) to honor requests from BMO to transfer funds to your Accounts. BMO may provide you with a sample letter to be delivered to your Drawdown Bank for this purpose. However, BMO accepts no liability for the contents of any such letter or the failure by your Drawdown Bank to accept such authorization or honor any Drawdown Requests, and you hereby release BMO from any such liability.

2. *Security Procedures.*

(a) Customer acknowledges that the security procedures agreed upon by the Customer and BMO included in this Agreement hereto (the "Security Procedures") provide to Customer a commercially reasonable level of protection against unauthorized funds transfers in light of Customer's particular needs and circumstances for the purpose of verifying the authenticity of a Payment Order or a communication amending or canceling a Payment Order communicated to BMO in the name of the Customer.

(b) Customer acknowledges that the Security Procedures are used to verify the authenticity and not detect errors in the Payment Orders which are delivered to BMO. Any Payment Order given by Customer or on Customer's behalf will be effective as Customer's Payment Order, and Customer will be required to pay BMO the amount of any such Payment Order, whether or not it has been authorized by Customer, and regardless of the actual identity of the sender thereof, if BMO accepts such Payment Order in good faith and in accordance with the applicable Security Procedures. Even if a Payment Order is given in compliance with the applicable Security Procedures, BMO may, at its discretion, delay the execution of that Payment Order until BMO is able to verify the authenticity of the Payment Order by any means reasonably acceptable to BMO including, without limitation, placing a telephone call to any person who is an authorized signer on Customer's Account. BMO shall not be liable to Customer or any other person for such delay, provided that BMO has acted in good faith.

(c) If Customer adopts a security procedure to communicate any Payment Order to BMO other than as set forth in the Security Procedures then Customer will be deemed to have refused the Security Procedures that BMO is offering and recommending as

commercially reasonable and, if BMO accepts such Payment Order in good faith, Customer agrees to be bound by any such Payment Order, whether or not authorized, and be liable to pay BMO for any such Payment Order.

3. *Inconsistent Name and Account Number.* Customer is responsible for the contents of each Payment Order delivered to BMO by Customer or on Customer's behalf. Customer acknowledges and agrees that BMO and any receiving bank may rely on the Account number (or bank identification number) which appears in any Payment Order issued by Customer or on Customer's behalf without any obligation to look at the name of the receiving person, bank or Account which may also appear on the Payment Order, even if that number identifies a person, bank or Account different from the person, bank or Account identified by name. If Customer originates a Payment Order containing an inconsistent name and Account number (or bank identification number), Customer acknowledges and agrees that Customer will be obligated to pay BMO the amount of the Transfer originated by BMO on the basis of that Payment Order.

4. *Cut-Off Times.* Domestic Payment Orders must be delivered to the BMO Wire Room by 5:00 p.m. CST on a Business Day or such other cut-off hours established by BMO from time to time. Payment Orders from Personal Accounts for any international Transfers must be delivered to the BMO Wire Room by 4:00 p.m. CST or such other cut-off hours established by BMO. No Payment Orders will be processed by BMO after the cut-off times established by BMO on any Business Day. "Business Days" are Monday through Friday, excluding any holiday on which BMO and/or the Federal Reserve are closed for processing.

5. *Rejection of Payment Orders; Overdrafts.* BMO has the right to reject any Payment Order for any reason in good faith, including without limitation, Customer's failure to maintain a sufficient balance in an Account. If BMO rejects any Payment Order which Customer communicates to BMO in accordance with the applicable Security Procedures, BMO will endeavor to notify Customer by phone or other reasonable means no later than the next business day that the rejected Payment Order would otherwise have been executed by BMO. BMO will have no liability to Customer based on its rejection of any Payment Order, or for the failure or delay in providing any notice of such rejection. If BMO determines that honoring a Payment Order would cause Customer's Account designated in the Payment Order to be overdrawn, BMO may, but has no obligation to, execute the Payment Order and (i) create an overdraft in such Account or (ii) transfer to the designated Account from any of Customer's other Accounts, funds sufficient to cover the deficiency in the designated Account, including the amount of any fee associated with initiation of the Payment Order.

6. *Cancellation or Amendment of Payment Orders.* Customer has no right to cancel or amend a Payment Order after it has been received by BMO. However, BMO will make a reasonable effort to act on a request for cancellation or amendment of a Payment Order, provided that BMO receives such a request before it executes such Payment Order and has a reasonable time to respond to the request, but BMO will have no liability if the requested cancellation or amendment is not accomplished.

7. *Wire Transfer Instructions.*

(a) *Instructions.* As originating bank, BMO relies on Customer for accurate and complete instructions for the receiver/beneficiary bank specifications. Except for an international Transfer, Customer must specify the routing instructions for each Payment Order, however, if no such specification is made Customer agrees that BMO may send the Payment Order through such other financial institutions as appears appropriate in BMO's reasonable business judgment. Customer may not specify the routing instructions for an international Transfer and BMO will send any such Payment Order through any financial institution as appears appropriate in BMO's reasonable business judgment. In executing any Transfers, BMO shall use the funds transfer system, communications system and intermediary bank as BMO deems appropriate with respect to such Transfer. To the fullest extent permitted by law, (i) any such funds transfer system, communications system, or intermediary, agent or sub-agent shall not be a Processor, as defined in Section 10, and shall be deemed to be the agent of the Customer, and BMO shall not be liable for any errors, negligence, suspension or default of any of them or for any failure to identify the beneficiary or any mispayment by any of them, and (ii) BMO shall not be liable for any errors, mutilations, delay, misdelivery, or failure of delivery in the transmission of any Transfer in connection with such transaction or for any suspension of any means of transmission or for any imposition of any censorship, exchange control or other restriction, all such risk being borne by Customer. Erroneous information can (and often does) result in nonpayment or delay of funds and could potentially have a significant monetary impact on the Customer.

(b) *International Transfers.* A request for the transfer of funds in a currency other than U.S. dollars shall require Customer to first purchase such foreign currency from BMO or its designated affiliate. If Customer does not enter into a separate contract for such purchase, then BMO may apply its then current exchange rate for transfers to the place of payment. Customer shall bear any loss due to a fluctuation in currency exchange rates arising from a cancellation of such Transfer or because of a rejection of delivery for any reason. BMO's fees at the outset cover only its costs for such Transfers. Customer shall pay to BMO all additional costs and fees incurred in connection with the tracing, recall of funds, rate changes and verifications required by foreign banks. Customer agrees that if BMO utilizes the services of other banks for the purpose of giving effect to any request or order for the transfer of funds in foreign currency, then BMO does so for the Account of and at the risk of Customer. Customer further acknowledges that delivery of foreign transfers will be delayed where delivery would occur on a holiday in the recipient country.

8. *Limits on Liability; Indemnity; Force Majeure.* Except as otherwise required by applicable law, BMO's liability to Customer for any loss or damage arising from or relating to this Agreement or any funds transfer services, regardless of the form of action, shall be limited to direct losses attributable to BMO's willful misconduct or gross negligence, and in no event will BMO be liable for any punitive, indirect, incidental, consequential or special damages, whether or not BMO has been advised of the possibility of such damages. Customer agrees to indemnify and hold BMO harmless from and against any and all claims,

damages, losses, liabilities and expenses (including reasonable attorney's fees and court costs) arising directly or indirectly from (i) BMO honoring or complying with a Payment Order in Customer's name communicated to BMO and relating to the transfer of funds out of Customer's Account(s) with BMO, whether or not the Payment Order was authorized by Customer, as long as BMO accepts the Payment Order in good faith and in compliance with the applicable Security Procedures, (ii) BMO honoring or complying with a Payment Order which was authorized by Customer or which was effected in accordance with the terms of this Agreement or an amendment to or cancellation of a Payment Order under this Agreement, (iii) BMO refusing to accept or process a Payment Order that is communicated to it other than in compliance with the applicable Security Procedures or (iv) the acts or omissions of Customer (including its agents, employees and representatives) or any third party, *provided, however*, that Customer shall not be obligated to indemnify BMO for such claims, damages, losses, liabilities and expenses to the extent they are attributable to BMO's gross negligence or willful misconduct. The provisions of this Section will survive termination of this Agreement. BMO's liability for loss described above shall be limited to an amount of interest on the funds made unavailable to the Customer computed at the average federal funds rate as computed by BMO for the period such funds are unavailable. BMO shall not be liable for (i) any failure or delay in carrying out any of its obligations under this Agreement if such failure or delay results from BMO acting in accordance with applicable laws, regulations or rules, (ii) any failure or delay resulting from acts of God, strike or stoppage of labor, power failure, equipment failure, adverse weather conditions or any other cause beyond BMO's control, or (iii) any act or failure to act by any other financial institution or any other third party.

9. *Termination.* This Agreement may be terminated by you by giving thirty (30) days' written notice thereof to BMO. BMO may suspend your access to these Services or terminate this Agreement at any time and for any reason or no reason. Notwithstanding such termination, this Agreement shall remain in full force and effect as to all transactions and Transfers that have occurred, or which BMO began processing prior to the date of termination. Upon termination of this Agreement, Customer will promptly pay to BMO all such amounts due or to become due under this Agreement.

10. *Processors.* Customer acknowledges and agrees that BMO may arrange for some or all of the Services hereunder to be performed or provided by third party processors, including its affiliate, Bank of Montreal (each a "Processor"). Customer agrees that each reference to "BMO" in this Agreement may include any Processor selected by BMO to perform some or all of the Services hereunder. Customer further agrees that any such Processor is a third-party beneficiary of this Agreement and as such is entitled to rely on, and avail itself of, the provisions of this Agreement as if it was BMO, including, without limitation, the limitation on liability and the indemnities described in Section 8 of this Agreement.

11. *Customer Representations, Warranties and Covenants.* For Non-Personal Accounts, Customer represents and warrants that it has taken all action necessary to enter into this Agreement and that entering into this Agreement does not violate any provision of law or any provision of the Customer's charter, operating agreement, articles of incorporation, partnership agreement, by-laws or other such governing documents, or any other agreement binding on the Customer, and the persons who have signed, or in the future may sign, any set-up forms on behalf of the Customer are duly authorized to do so.

12. *Governing Law.* This Agreement and the Services are governed by and must be construed in accordance with applicable federal law and the laws of the state of Illinois, including the Uniform Commercial Code as in effect in the state of Illinois from time to time.

13. *Miscellaneous.* BMO may amend any of the terms, conditions, and provisions of this Agreement or the Security Procedures included on the signature page hereto. Unless otherwise required by applicable law or specified by BMO, amendments will be effective after any of the following: (a) notice of the amendment is mailed to Customer addressed to Customer's primary mailing address as shown on BMO's records, or (b) if applicable and permitted, notice of the amendment is provided in electronic form. If BMO is permitted to send a notice electronically, it may provide such notice of amendment to Customer: (1) by email at the email address BMO has on record at the time, (2) by access to a website that BMO will identify in an email notice it sends to Customer at the time the information is available, or (3) by access to a website that generally BMO will identify to Customer in advance for that purpose. If Customer continues to use the Services after the effective date of any such notice, it will be deemed to agree to the amendment. In addition, if BMO makes amendments which are either favorable to Customer or will have no adverse effect, it will not provide Customer notice, unless required to do so by applicable law. Any provision of this Agreement may be amended or terminated immediately, without notice, to the extent necessary to comply with applicable law. Notice from Customer to BMO shall be delivered by United States mail, or by overnight courier, addressed to: **BMO Bank N.A., Attn: Wire Support Unit 3D, 1200 Warrenville Road, Naperville, IL 60563** and will be effective when BMO has actually received the notice at the address listed above, and has had a reasonable time to act on any such notice. BMO may rely on any written notice or other written communication believed by it in good faith to be genuine and to have been signed by Customer or Customer's authorized representative. BMO is authorized (but not obligated) to record electronically any telephone conversations between BMO and Customer (including its purported authorized representatives).

Security Procedures for Wire Transfers Initiated Through the BMO Wire Room

The information provided on this page details the security procedures applicable to your **wire transfers initiated through the BMO Wire Room** only. Security procedures for wire transfers initiated through a BMO branch (regardless of how initiated) are set forth at www.bmo.com/security. We recommend that you **retain a copy of this document for future use**.



Wire Transfer Services Agreement

Telephone-Initiated Transactions

Upon request, BMO will assign and supply to each individual you authorize to issue and/or confirm wire transfers (each, a "User") the necessary repetitive codes and personal identification numbers ("PINs") to be used by such User to initiate and confirm wire transfer requests over the phone, as applicable. To receive a PIN by email, each User is required to provide us with an accurate and complete email address and to maintain and update any changes to the information promptly. When an email address is provided, each PIN will be sent via secure email directly to the User. The designated contact will also be advised via email of electronic PIN delivery. It is each User's responsibility to ensure their assigned PIN(s) remain confidential. If we send a User more than one PIN then each PIN will be sent in an email.

Confirmation of Telephone-Initiated Transactions

The BMO Wire Room will place a telephone call to obtain confirmation of a wire transfer request after receipt of same in accordance with the standard policy and security procedure described below. Please note that a valid PIN will be required for this confirmation, and this confirmation must be made by a User other than the User who initiated the wire transfer request (a "Secondary Authorization").

BMO's standard policy and security procedure is that all wire transfer requests that are:

- 1. $\geq 5,000.00$ USD (or foreign currency equivalent) where **NON-REPETITIVE** instructions are used require Secondary Authorization.
- 2. $\geq 25,000.00$ USD (or foreign currency equivalent) where **REPETITIVE** instructions are used require Secondary Authorization.

All other wire transfer requests that do not meet this criteria will not be called back for Secondary Authorization. Customer may choose to waive the Secondary Authorization security procedures that BMO recommends as commercially reasonable by signing a "Secondary Authorization Waiver Agreement". In such case, if a wire transfer request exceeds the limits above, BMO will nevertheless initiate a call back to the User initiating the wire transfer to confirm the request (a "Primary Confirmation"), which Primary Confirmation will require the User to provide a second PIN that BMO will issue to User for such purpose. BMO may tape or otherwise record telephonic wire transfer requests or approvals.

Instructions

Your Responsibility:

Wire transfer security and quality depends on you or your company ("Customer") giving BMO Bank N.A. ("BMO") complete, accurate and timely instructions to establish and remove authorized individuals ("User") to receive the Personal Identification Numbers ("PINs") to initiate and/or confirm (i.e., approve) wire transfers (including, but not limited to, repetitive transfers). The attached forms are for your use to establish and/or update wire transfer related authorizations and repetitive instructions. It is the responsibility of the authorized person(s) (as defined below) to determine each User who can initiate and/or confirm wire transfers. Each User is responsible for safeguarding the security of the confidential PIN assigned to them.

Our Responsibility:

Each User's PIN will be sent directly to that User via secure email, along with the dedicated toll-free phone number, upon receipt by BMO of this signed Wire Transfer Services Agreement and completed Set-up Forms.

Which Section of the Form to Use:

Each section of the form has a purpose and contains instructions regarding its completion. The checklist below will assist you in determining which sections you will need to complete. Please note that you may need to complete one or more of these sections, depending on the number of Users and repetitive templates that you are requesting to be set up. We recommend that you **retain a copy of these document for future use** for any set-ups and/or amendments that you may require. If you will be identifying multiple templates, please make as many copies of this section as required.

For initial set-up only:

- **Complete the Designated Accounts, Designated Contact, and Authorized Callers sections.**
- **Complete the Secondary Authorization Waiver Agreement and Template Requests, as applicable.**



Wire Transfer Services Agreement

To make changes, complete the following sections, as applicable:

Change requested	Complete the following section
Change the designated contact	Designated Contact
Add/delete accounts with the same ownership	Designated Accounts
Add/delete Users and establish limits	Authorized Callers
Waive BMO's secondary authorization requirement (mandatory when there is only one user)	Secondary Authorization
Add/change/delete repetitive information	Template Requests

Who must sign these Set-up Forms:

Be sure that prior to sending the Set-Up Forms to BMO, each form is signed by an individual authorized and required by you/your corporate resolution or other authorizing documentation to designate wire transfers (each, an "authorized person"). If the required signature is not present, your/your company's wire transfer set-up or changes will be delayed or void.

E-Mail Completed Documents To: BMOUS.RetailWires@bmo.com

Initiators/Confirmers and Updates:

When designating Users for the initiation and/or confirmation of wire transfers, be sure to consider the travel and vacation schedules of the staff. Far too often, business travel, vacations, and illness leave Customers with a shortage or absence of authorized persons to complete transactions. We strongly recommend that you regularly review your authorization arrangements. **Contact BMO promptly in writing to the email address indicated above, using the attached forms, whenever a wire User changes position, leaves the company, or otherwise requires new authorization.** Maintenance of your wire transfer security and authorization is critical and is your/your company's responsibility. BMO shall conclusively presume that any User possessing the appropriate PIN for an Account is an authorized representative of Customer and BMO will regard the wire transfer instructions from such Users as being authorized by Customer. Other reasons to notify BMO include:

Address changes	Change of the designated contact	New authorized account numbers
New or deleted users	New telephone number for Users (initiators or confirmers)	Add/delete/change repetitive instructions and code maintenance

A secure wire transfer service depends on the Customer's careful management of wire information. Security procedures, authorizations and repetitive instructions must be periodically reviewed and kept current. Please carefully consider and maintain your wire transfer environment.

Set-up Form Definitions and Information

Account Information

This form may be used in conjunction with wire transfers initiated through the BMO Wire Room only. Any wire transfer initiated through a BMO branch may only be initiated by Authorized Signers on the Account. Please indicate the Accounts from which the Customer authorizes wire transfers to be initiated through the BMO Wire Room.

Authorized Caller (User) Schedule

This form may be used in conjunction with wire transfers initiated through the BMO Wire Room only. Any wire transfer initiated through a BMO branch may only be initiated by authorized signers on the Account. If you will be identifying more than 5 authorized callers, make as many copies of this section as required. By providing an email address, you acknowledge and agree that you consent to receive a wire transfer PIN and related communications in electronic form. We may treat your failure to provide us with a valid email address, or the malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic PIN delivery, at our discretion. We reserve the right, in our sole discretion, to discontinue provision of electronic PIN delivery. We will provide you with notice of such termination or change as required by law. BMO recommends that a unique, private, and secure email address for each User be used for PIN delivery and related electronic communications. You assume all risk for providing an email address for PIN delivery and related electronic communications that is not a unique, private, and secure email address of the intended User.

Definitions

- Confirmation: The process of confirming the authenticity of the wire transfer request after the request has been made.
- Domestic: USD payments where the beneficiary's bank is in the United States

- Initiation: The process of requesting a wire transfer.
- International: All payments in foreign currency **and** USD payments, where the beneficiary's bank is located outside of the United States
- Non-Repetitive: Wire transfer requests where the instructions are not always constant or where the instructions are constant, but repetitive instructions have not been set-up with BMO
- Repetitive: Wire transfer requests where the instructions are constant and the details thereof have been set-up with BMO, and a repetitive code is to be provided back to the customer for use when initiating and/or confirming wire transfer requests.

Designated Contact:

For confirmation of certain wire activity, you must designate a contact person (the "Designated Contact"). If a Non-Personal Account, we suggest you select the highest-level individual within your organization who would be knowledgeable about wire transfer activity. BMO will use this individual as the contact for confirmation of the following wire transfer activity: (i) an update to a wire transfer profile; (ii) a change in authorization limits; (iii) issuance of a new PIN to a User; and (iv) issuance of a replacement PIN to a User. BMO will assume that materials and information conveyed to the Designated Contact will be reviewed promptly and handled in a secure manner, and that the appropriate action will be taken (as required). By providing an email address, you acknowledge and agree that BMO may provide written communications to the Designated Contact in electronic form. We may treat your failure to provide us with a valid email address, or the malfunction of a previously valid email address, as a withdrawal of your consent for BMO to deliver electronic communications to the Designated Contact, at our discretion. BMO recommends that a unique, private, and secure email address be provided for these electronic communications. You assume all risk for providing an email address that is not a unique, private, and secure email address of the intended Designated Contact.

Domestic or International Repetitive Template

The Repetitive Template is **intended for use in connection with wire transfers initiate by telephone through the BMO Wire Room only**. If you are changing or deleting **existing** domestic repetitive instructions, be sure to provide the currently assigned codes to be changed or deleted.

Secondary Authorization Waiver Agreement

- The Secondary Authorization Waiver Agreement **MUST** be signed by Customer (as defined below) if only one caller is authorized to initiate wire transfers. Customer may, but need not, enter into this Secondary Authorization Waiver Agreement if at least two callers are authorized to initiate wire transfers.
- **The Secondary Authorization Waiver Agreement is intended for use in connection with wire transfer initiated by telephone through the BMO Wire Room only.** The undersigned customer has entered into an Agreement with BMO. The Secondary Authorization Waiver Agreement ("Waiver") is part of the Agreement as though fully incorporated therein. As a matter of BMO policy, in order to originate wire transfers telephonically or otherwise in compliance with the Security Procedures (as defined in the Agreement) to the BMO Wire Room, the Customer must have both (i) a User (as defined on the Set-up Forms) to initiate Payment Orders, and (ii) a different User or confirming User to confirm those Payment Orders (a "Secondary Authorization") all as more specifically described in the Security Procedures and the Set-up Forms.
- Customer acknowledges that the Security Procedures are commercially reasonable and for the Customer's protection and that complying with the Secondary Authorization procedure would reduce the risk of loss due to an unauthorized transfer. The Customer hereby refuses the Security Procedures made available and recommended by BMO as commercially reasonable for the Customer and elects to waive compliance by BMO with the Secondary Authorization procedure. If a Secondary Authorization was required by the Security Procedures, instead of a Secondary Authorization, BMO will contact the User that initiated the Payment Order, using the contact information currently on file, to obtain confirmation of the Payment Order (a "Primary Confirmation"), which Primary Confirmation will require the User to provide a second PIN that BMO will issue to User for such purpose. Customer hereby authorizes BMO to act solely on the instructions of one User without requiring a Secondary Authorization to execute a Payment Order. Customer agrees that, notwithstanding the foregoing, this security procedure chosen by the Customer is deemed to be commercially reasonable and Customer hereby assumes the risk of waiving the Security Procedures and Secondary Authorization recommended by BMO. The Customer therefore agrees to be bound by any instructions, whether or not authorized, issued in Customer's name and accepted by BMO in good faith in compliance with the Security Procedures as amended by this Waiver and Customer shall be liable for the amount of the Payment Orders executed by BMO in

reliance on those instructions, whether or not the Payment Orders were authorized. Customer further agrees to indemnify BMO for any loss that BMO may incur directly or indirectly from acting on instructions issued in Customer's name, whether or not authorized, and accepted by BMO in good faith in compliance with the Security Procedures as amended by this Waiver.

- This Waiver shall apply to each of Customer's Accounts included for wire transfer Services as established in the Set-Up Forms or included by Customer in any Payment Order. Any capitalized terms not defined in this Waiver shall have the meaning as set forth in the Agreement.

**Wire Transfer Services Agreement Set-Up Forms**

☐ New agreement ☐ Existing agreement maintenance

Existing only action (multiple selections are permitted):

☐ Add a new User ☐ Update a User's Profile ☐ Add to existing User PIN
☐ Reissue a User's PIN ☐ Delete a User ☐ Add/Update Template

Designated Accounts (All Accounts must be held in the same ownership):

1) _____ 2) _____ 3) _____
 4) _____ 5) _____ 6) _____

Designated Contact

First and last name: _____ Telephone: _____

Full address (P.O. Boxes not permitted): _____

Email Address: _____

Authorized Callers:

To designate each User's authority, select the appropriate check boxes and text boxes below. If no selection is made, the User will have no restrictions added as their authority.

User first and Last Name	Email Address (must be unique)	Telephone Number(s) up to 4	Authority
		1: _____ 2: _____ 3: _____ 4: _____	☐ No Restrictions ☐ Domestic Initiation ☐ International Initiation ☐ Domestic Confirmation ☐ International Confirmation ☐ Repetitive Max \$ _____ ☐ Non-Repetitive Max \$ _____
		1: _____ 2: _____ 3: _____ 4: _____	☐ No Restrictions ☐ Domestic Initiation ☐ International Initiation ☐ Domestic Confirmation ☐ International Confirmation ☐ Repetitive Max \$ _____ ☐ Non-Repetitive Max \$ _____
		1: _____ 2: _____ 3: _____ 4: _____	☐ No Restrictions ☐ Domestic Initiation ☐ International Initiation ☐ Domestic Confirmation ☐ International Confirmation ☐ Repetitive Max \$ _____ ☐ Non-Repetitive Max \$ _____
		1: _____ 2: _____ 3: _____ 4: _____	☐ No Restrictions ☐ Domestic Initiation ☐ International Initiation ☐ Domestic Confirmation ☐ International Confirmation ☐ Repetitive Max \$ _____ ☐ Non-Repetitive Max \$ _____

**Wire Transfer Services Agreement Set-Up Forms****Secondary Authorization Waiver Agreement**

☐ Select this check box if you agree to enter into the waiver agreement.

IMPORTANT

This **MUST** be agreed to by any Customer who wants BMO to obtain confirmation of a wire transfer (when required under Security Procedures) from the same User who initiated the wire transfer (as defined below) **if only one caller is authorized to initiate wire transfers**. Customer may, but need not, enter into this Secondary Authorization Waiver Agreement if at least two callers are authorized to initiate wire transfers.

Repeat Template Requests Action to Be Performed (optional)

☐ New ☐ Update Code #: _____ ☐ Delete Code #: _____

Debit Account Number(s) (at BMO)

1) _____ 2) _____ 3) _____

Currency type (international only): _____ (USD default if no selection)

Bank Name: _____

ABA/SWIFT Code: _____

Bank Address: _____

City/Country: _____

Beneficiary Name: _____

Account Number/IBAN: _____

Beneficiary Address: _____

City/Country: _____

Information to Bene (FFC): _____

Information to Bank: _____

This Agreement is agreed to as of date executed below by BMO Bank N.A. and is effective on the date set forth below.

Customer Name/Entity Name (print or type)

By: _____
(Signature)

Name: _____
(For Non-Personal Accounts, print or type the name of the Authorized Signer and their official title)

Bank Use Only (Do Not Type or Write below this line):

BUC: _____ ☐ Private Bank BUC

Name: _____ (Signature): _____ Date: _____