



# BMO Harris Market Linked CDs

Invest in the markets with FDIC Insurance\*

December 2022

## FDIC Insurance\*

**Payment at maturity linked to the performance of the common stock of Apple Inc.**

**100% participation in the appreciation of the common stock of Apple Inc. paid at maturity**

**Term: 4 years**

The information in this document is qualified in its entirety by the more detailed explanations set forth elsewhere in the related Preliminary Terms Supplement and Disclosure Statement provided to you.

Capitalized terms used here shall have the meaning assigned to them in the related Preliminary Terms Supplement.

## CD Linked to the Common Stock of Apple Inc. due December 31, 2026

### Product Overview

This CD offers the potential to receive a payment at maturity linked to the performance of the common stock of Apple Inc. If held to maturity the CDs provide 100% return of the principal, subject to FDIC insurance limits.

### Product Information

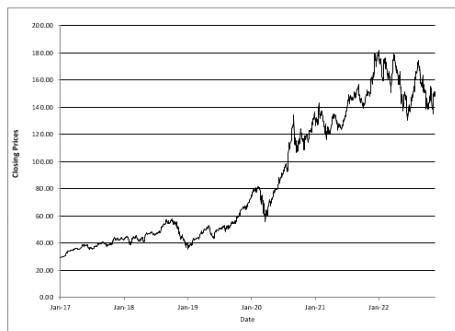
Issuer:	BMO Harris Bank N.A.
Minimum Investment:	\$1,000
Reference Stock:	The common stock of Apple Inc. ("AAPL")
Participation Rate:	100%
Maximum Redemption Payment:	40% of the Deposit Amount
Trade Date:	On or about December 22, 2022
Maturity Date:	On or about December 31, 2026
Valuation Date:	Three (3) Business Days prior to the Maturity Date, subject to postponement
Liquidity:	Secondary market subject to availability
FDIC Insured:	Yes*
CUSIP:	05600XKR0

### Return Potential

- At maturity, holders of the CDs will receive the Deposit Amount, plus the Redemption Payment (if payable). All payment on the CDs will be in U.S. dollars.
- The Redemption Payment will be equal to the Deposit Amount multiplied by the product of the Percentage Change and the Participation Rate, subject to the Maximum Redemption Payment, and will be paid only on the Maturity Date. There will be no periodic interest payments on these CDs.
- The Percentage Change will equal the following:  

$$\frac{\text{Final Stock Price} - \text{Initial Stock Price}}{\text{Initial Stock Price}}$$
- If the Percentage Change is negative or zero you will only receive, on the Maturity Date, 100% of your Deposit Amount, subject to FDIC insurance limits.

### Historical Performance of the Common Stock of Apple Inc. as of November 23, 2022



The price graph for the Reference Stock is provided for information purposes only. You should not take the historical performance of the Reference Stock as an indication of its future performance, which may be better or worse than the historical performance of the Reference Stock set forth above.

## Key Benefits and Considerations

- Higher return potential than traditional fixed rate CDs
- You will not receive any periodic interest payments; the CDs will only pay one payment at maturity, which may be limited to the principal amount.
- The Redemption Payment per CD will not exceed the Maximum Redemption Payment
- Economic and market factors will influence the value of the CDs
- Owning the CDs is not the same as owning shares of the Reference Stock or a security directly linked to the price of the Reference Stock
- Your Redemption Payment will be based only on the closing price of the Reference Stock on the Valuation Date
- The CDs are expected to have limited liquidity
- Investing in the CDs is subject to single stock risk
- We and our affiliates do not have any affiliation with the issuer of the Reference Stock and are not responsible for its public disclosure of information

Apple Inc. designs, manufactures, and markets personal computers and related personal computing and mobile communication devices along with related software, services, peripherals, and networking solutions. The company sells its products through its online stores, its retail stores, its direct sales force, third-party wholesalers, and resellers. The Reference Stock is listed on the Nasdaq Global Select Market under the ticker symbol "AAPL."

BMO Harris Market Linked CDs ("MLCD") provide payments that are tied to equity indices or stocks. While the principal amount of a BMO Harris Bank N.A. MLCD is guaranteed, if held to maturity, subject to FDIC insurance limits, there is no guarantee of any positive return that is linked to the performance of underlying assets. Changes in the underlying assets may affect the rate of return of the CD. BMO Harris MLCDs may have a lower return than a comparable traditional CD. MLCDs that have payments based upon the performance of a market measure, such as equity indices or stocks, may be treated as issued with original issue discount ("OID"). Accordingly, holders of a CD may be required to pay taxes on ordinary income over the term of the CDs based on the comparable yield for the CDs, and should consult their own tax advisors concerning the tax consequences of the ownership of a CD in their particular situation.

Maturities are usually between 4 and 8 years. Minimum investment of \$1,000 required. Early withdrawal generally not permitted. Sale or redemption subject to market price in secondary market, if made available by BMO Capital Markets (an affiliate of BMO Harris Bank N.A.) which could be less than the initial investment.

BMO Harris Bank N.A. may offer different types of Market Linked CDs. The terms may vary from issue to issue. You must read this document together with the applicable Terms Supplement and Disclosure Statement for the terms and conditions of the BMO Harris Market Linked CDs, possible risks of this type of instrument and for more information before investing. If you have any questions regarding the terms of the BMO Harris Market Linked CD, please contact your financial advisor or broker.

BMO Harris Market Linked CDs are issued by BMO Harris Bank N.A. The principal is protected by BMO Harris Bank N.A. if the CD is held to maturity, subject to FDIC insurance limits.

Harris® is a trade name used by BMO Harris Bank N.A. and its affiliates. Member FDIC.

\*BMO Harris Market Linked CDs are insured by the Federal Deposit Insurance Corporation ("FDIC"). FDIC deposit insurance is \$250,000 per depositor, subject to FDIC rules and regulations. Please read the applicable Disclosure Statement for other FDIC limits. Other deposits with BMO Harris Bank N.A. subject to deposit insurance coverage will be aggregated with BMO Harris Market Linked CDs with respect to the \$250,000 maximum.

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