

BMO for Women in Business

Accelerating your success



We're proud to be fueling growth and expanding possibilities for women business owners. Our comprehensive program is designed to help you make real financial progress in four ways:

Providing better access to working capital.

Our lending program¹ allows women-owned businesses to get the financial support needed to succeed.

- **Get a revolving business line of credit up to \$50,000** that allows you to only pay interest on what you borrow.²
- **Enjoy a 0.25% rate discount on your line of credit** when you set up automatic payments from a BMO business or personal (if a sole proprietor) checking account.³
- **Get improved access to funding** with our specialized lending criteria.

Creating educational resources to inform better business decisions.

BMO has developed valuable tools, templates and webinars, available for free on [bmo.com/women](https://www.bmo.com/women), to help you at every business stage.

Partnering with organizations that support women entrepreneurs.

We are proud to support the Women's Business Development Center (WBDC), the National Association of Women Business Owners (NAWBO), and other organizations that ensure access to business coaching, mentoring and networking opportunities.

Highlighting the contributions of outstanding women.

Through our annual BMO Celebrating Women program, we award grants of \$10,000 to eligible women-owned businesses.

Visit your local branch and talk to a Branch Manager today.



ERNIE JOHANNSON
Group Head of North American Personal & Business Banking

"Women-owned businesses are the lifeblood of the economy. When we help women advance, the impact is felt for generations."



NIAMH KRISTUFEK
Head of U.S. Business Banking

"We know the full potential of women entrepreneurs and we're laying the building blocks to help ensure equitable access to capital."



DENISSE PACHUCA
Senior Regional Manager, Zero Barriers to Business

"We are proud to help women achieve equal footing in the business community and give them the tools and resources to thrive."



¹ For businesses with annual revenues of \$10 million or less and total combined credit exposure at BMO of \$50,000 or less, that are at least 51% owned and controlled by individuals that self-identify as women. Businesses must (i) provide a Certificate of Good Standing from one of the 50 U.S. states, Washington D.C., or a tribal nation with a legal code for establishing business entities or corporations* and (ii) have a physical business presence (or in the instance where the business has no physical location, a mailing address for their headquarters) located in at least one of the following states: AZ, CA, CO, FL, ID, IL, IN, IA, KS, MI, MN, MO, NE, NV, NM, ND, OK, OR, SD, TX, UT, WA, WI, or WY.
*Sole proprietors and general partnerships may also apply for the program.

² Applicants approved for a line of credit must have a BMO business checking account or a BMO personal account (if a sole proprietor) opened before loan closing.

³ Automatic payment from a BMO business checking account or a BMO personal checking account (if a sole proprietor) is required to be established at loan closing in order to receive the 0.25% rate reduction. Additional rate reductions may be available. Please see your banker for details.

Banking products and services are subject to bank and credit approval. BMO Bank N.A. Member FDIC. (11/23)

