

Van Arty Association and RUSI Van Members News Feb 15, 2022

Newsletters normally are emailed on Monday evenings. If you don't get a future newsletter on time, check the websites below to see if there is a notice about the current newsletter or to see if the current edition is posted there. If the newsletter is posted, please contact me at bob.mugford@gmail.com to let me know you didn't get your copy.

Newsletter online. This newsletter and previous editions are available on the Vancouver Artillery Association website at: www.vancouvergunners.ca and the RUSI Vancouver website at: <http://www.rusivancouver.ca/newsletter.html>. Both groups are also on Facebook at: <https://www.facebook.com/search/top/?q=vancouver%20artillery%20association> and <https://www.facebook.com/search/top/?q=rusi%20vancouver>

Upcoming events – Mark your calendars (see Poster section at end for details)

Army Gala. The **2022** Gala has now been cancelled. New Date:- **May 6, 2023**, at the Sheraton Wall Centre

- Feb 16** Wednesday 'Zoom' Lunch meeting
RUSI(NS) - Distinguished Speaker - RCAF Strategy: Air and Space in Formation
- Feb 23** Wednesday 'Zoom' Lunch meeting

Note: Still no word on when facilities at the Armoury will open to non-serving people but you can be sure that the military will be the last to remove COVID restrictions. Keep watching this newsletter for more information. Ed.

RUSI(NS) - Distinguished Speaker 16 February 2022

RCAF Strategy: Air and Space in Formation

The Royal United Services Institute of Nova Scotia extends an invitation to members of your association to a presentation Wednesday, 16 February 2022, by Colonel Meaghan Setter, Royal Canadian Air Force. The topic of her presentation is "RCAF Strategy: Air and Space in Formation." Colonel Setter's bio is attached. Colonel Setter will provide an overview of the RCAF approach to its next strategy and how the strategy, organizational culture change, CAF reconstitution efforts and previous Operations EXPERIENCE and TALENT all fit together moving forward.

The talk will start at 1 pm Halifax time, Wednesday, 16 February then be followed by Q&A and finish by 3 pm Halifax time.

Registration is required. There is no fee to attend this event. To register, email RUSINovaScotia@gmail.com by close-of-business Sunday, 13 February. As the subject line for your registration email, put: RUSI(NS) Distinguished Speaker 16 February 2022 Registration. In addition to your name, please provide your organization (association, company or unit). Participation is limited and later registrants may have to be put on a waiting list. If after registering your availability changes and you are no longer able to attend, please advise RUSI(NS) as soon as possible so your spot can be re-assigned. The event will be done by Zoom. Instructions will be emailed to registrants by end Monday, 14 February. If you have not received them by end-of-day 14 February, please check your spam folder and, if necessary, email RUSI(NS).

RUSI(NS) events may be canceled at short notice. Email RUSI(NS) if there is a question about an event occurring.

Russian Military's 'Special Tactical Exercise' Propaganda Video

Everything's wrong with the exercise.

Matt Sampson Task & Purpose Feb 9, 2022



The eyes of the world are on Eastern Europe as Russia menaces the Ukrainian border, poised to escalate its ongoing 8-year invasion there amid speculation that NATO ally states may increase military support by sending actual troops into

the country. Yet despite fears that the Russian military buildup on the Ukrainian border may spark the next big war, there are legions of naysayers who crow in breathless admiration of Russia's military strength for one simple reason: Russia is allegedly going to run NATO's shit because while the US military was busy making commercials featuring two gay moms, goofing off in the barracks making TikTok videos, or issuing maternity flight suits, Russians were supposedly doing manly shit like push-ups, backflipping and throwing sharpened entrenching tools, and legalizing domestic violence. Where does all this misplaced adoration come from? After all, the Russians have no fifth-generation fighter jets to speak of, their main battle tanks are either piston-driven 1970s antiques, flimsy export T-90s, or the pipe dream that is the T-14 Armata, and their single aircraft carrier is a coal-burning bathtub that specializes in breaking down and bolting Su-33s into the ocean. Russian artillery is apparently world-class for range and destructive capabilities, and their infantry must be a badass band of carnivorous apex predators forged of pure Stalinium, right?

Apparently not. Early on Tuesday, the Russian Ministry of Defense posted a video, and an associated press release, to their official social media that featured a clip of alleged Russian “special forces” troops training in Georgia, apparently practicing Military Operations in Urban Terrain, known more commonly as “MOUT.” The video drew first the attention, then the amusement, of US service members and veterans on the internet, me included, for obvious reasons. I’m no expert in MOUT, and I’ve never gone to a specialized school for it, but I know what the Marine Corps teaches every non-infantry Marine and was able to spot several issues with the tactics of the Russians in the video. When you couple that with the fact that nearly every other American service member past or present with internet access had something to say about it too, that means this must be some pretty terrible stuff. Here’s the bulk of what caught both my eye and those of fellow service members and veterans online:



Moving slowly through a choke point!

Trying to fit a number of people through a narrow hole is a great way to ensure that they come in one by one, only to get cut down, one by one. In fact, it’s American machine gun doctrine to place machine guns with a good line of sight on choke points like bridges, canyons, and city streets.

In this clip, Russian troops are using a small gate in a flimsy fence, moving through slowly, and then proceeding to stand in the open while hip-firing their rifles. Even without taking into account the fact that a well-trained machine gun crew would immediately start sending rounds through the non-bulletproof corrugated metal the moment they realized there were troops on the other side, simply running through a gate without first checking to see if there are enemies prepared to ambush is something that doesn’t stand up to common sense scrutiny.

Hip firing!

Anyone who has any trigger time on a shoulder-fired weapon system has probably discovered that you should probably use the sights on the weapon to ensure your round goes on target. It’s in the name, “shoulder-fired.” Somehow that wasn’t explained to the soldiers in the clip, because the majority of the troops in this video are firing, often while moving, as if they’re extras in the Arnold Schwarzenegger classic “Commando.” You can’t deliver effective fire when you can’t even aim your weapon.





Bunching up!

“Five men is a juicy opportunity; one man is a waste of ammo!” said Sgt 1st Class Horvath in the 1998 World War II classic “Saving Private Ryan.” It doesn’t mean that your enemy won’t shoot at one soldier, but it does mean that when they do, they won’t wipe out an entire squad in a few short bursts and will likely prioritize larger groups as targets first. Bunching up

in the open, freezing, and firing is a guaranteed way to ensure that your enemy focuses their attention, and their fire, on your position.

Masking fires!

“Masking fires” is when you run into the line of fire of the person who is covering your advance, giving them the choice of shooting you in your back or lifting their fire. It’s something that nearly every soldier and every Marine learns in their initial entry training. Beyond that, it’s common sense to not run out in front of a firing machine gun, but that seems to have escaped the Russian troops in the video. On two separate occasions, the folks in this video run in front of a firing PKM machine gun, which fires a powerful 7.62x54R cartridge capable of incredible damage to the human body, even through the gaps in the Russian body armor. Had they been firing live rounds rather than blanks; they would have smoked several of their teammates.



Throwing a grenade into an elevated opening!

Don’t do this. This is just asking for a grenade to miss the opening, fall back onto your head, and kill or maim you. On top of that, throwing it and just standing out in the open staring at where you threw it is the equivalent of wearing a “shoot me” sign. Firing 1-2 round bursts out of



a belt-fed machine gun! All in all, the Russian tactics look so bad that I refuse to believe that this video is not some sort of bizarre, elaborate psyop trick to make NATO think they’re far worse than they are. I’ve seen privates in MCT maneuver more effectively than this, and the tactics in

this video make the infamous 10th Mountain CQB video from last year look like perfectly polished and rehearsed DEVGRU hype reels. So much for those push-ups.

Two Countries Will Build Frigates Based on UK's Type 26 Design

Two nations have committed to building frigates based on the Type 26 design: Australia and Canada, according to Annabel Goldie, a Minister of State at the UK's Ministry of Defence.

Fatima Bahtić Naval Today December 28, 2021



This is a Type 26 ship; the basic design of which Canada intends to use for its planned line of Canadian Surface Combatant ships. Australia was also considered building a bunch of Type 26s, until a recent assessment deemed them to be too slow and too likely to trap crew members below-decks in any kind of emergency.

PHOTO BY BAE SYSTEMS /PST

Annabel Goldie from the UK's Ministry of Defence revealed the information in the form of a response to a written Parliamentary question asked by Alan West, a retired Royal Navy admiral. He asked how many frigates each country ordered and whether the expected level of acquisitions has led to a drop in the unit price. Goldie noted that both nations will design and build their own variants of Type 26 global combat ships. The frigates are planned to be built at the national shipyards in Adelaide and Halifax respectively. However, she did not want to comment on the price of the units *“for reasons of commercial sensitivity”*. The retired admiral also asked whether this will affect the in-service dates of ships planned for the Royal Navy. *“There will be no impact on in-service dates for the Royal Navy Type 26 frigates,”* Goldie pointed out.

Three new classes of vessels are scheduled to enter the Royal Navy's fleet in 2027 and 2028, including Type 26 frigates. Eight Type 26s are scheduled to replace Type 23 frigates, alongside a new class of general-purpose light frigates. Type 26 frigates will measure 149.9 meters in length and have a displacement of 8,000 tonnes. The first steel on the navy's next-generation frigate was cut in the summer of 2017. According to the UK's Ministry of Defence, the Type 26 frigates will be armed with the future cruise/anti-ship weapon (FC/ASW), which will be designed and developed jointly by the UK and France. The weapons are expected to replace the existing Harpoon, SCALP and Storm Shadow missiles.

UK to Make £1bn Cuts Over Next Year to Plug Budget Black Hole

The measures include reservists being suspended, changes to HMS Prince of Wales' training, and pausing civil servant recruitment. *Forces Network 9 December 2020*



The British military is to make £1 billion of cuts over the next year in response to a defence funding black hole. The move is part of cost-cutting measures implemented by the Ministry of Defence (MOD) to make in-year savings on a £13 billion gap in funding, evidenced by a National Audit Office (NAO) report earlier in the year. It comes less than a

month after Boris Johnson set out a *£16.5 billion increase to the MOD's budget over the next four years*. In February, the NAO said the MOD's equipment procurement and support budget is "large" but it "does not cover its forecast cost over 2019-2029". The cuts include Royal Navy reservists being suspended, training days for British Army reserves being scaled back, and alternative training plans for Queen Elizabeth-class aircraft carrier, HMS Prince of Wales. Plans for Britain's second aircraft carrier will also be part of the MOD's attempt to save £1 billion. *HMS Prince of Wales* will not go to the United States next year for essential training as part of the Westlant exercise in a bid to save a further £2 million. Similar training is expected to take place in British waters instead.

HMS Prince of Wales will not go to the US for Westlant next year, in a bid to save £2m (Picture: Royal Navy).



It is thought further measures will be taken by Christmas in order to meet the £1 billion mark. Defence Secretary Ben Wallace has signed off a directive that will see Royal Navy reservists

suspended for the first time, aiming to save £7.5 million. The suspension is until April 2021. Drill nights, training weekends and two-week training for the reservists will be "paused", but they will remain at "high readiness if needed". A total of 450 naval reservists, including 150 currently mobilised and 300 on the full-time reserve service, are expected to continue as normal, however. Facing anger in the House of Commons over the decision and the failure to notify Parliament, UK Defence Secretary Ben Wallace said service chiefs "make thousands of decisions" throughout the year, and that the move would not have been delivered in a "single statement" by "any government". Admiral Lord West, former First Sea Lord, was concerned by the timing of the call, with reservists currently supporting border control in the Channel and available to protect fishing in the event of a no-deal Brexit. He told Forces News: "I think it's a slight insult, bearing in mind that many of these men and women will actually suffer financial penalty as a result of this cut, because they've got to do a certain number of days to get their annual bonus – they won't be able to do that."



E-7 Wedgetail aircraft are expected to replace the RAF's E-3D Sentry fleet in 2023 (Picture: RAF).

The number of Army reserves training days will be scaled back from 38 to 32 and this is expected to save £11 million. The Royal Air Force will also be included in the planned MOD cuts. The RAF's Boeing E-3D Sentry fleet will be halved from six to three aircraft. The plan is for the MOD to sell off three of the aircraft once they are decommissioned, amounting to a saving of £138 million. In 2019, then-Defence Secretary Gavin Williamson signed a £1.5 billion deal to purchase five *E-7 Wedgetail aircraft*. The fleet of E-7s is set to replace the E-3D Sentry aircraft as the UK's Airborne Early Warning and Control capability, with the first E-7 aircraft expected to *join the RAF in 2023*. Recruitment of civil servants will be paused until the spring, saving nearly £9m in total. It is expected this move will save £8m for the Army and £750,000 for the Navy.

Last month, the Prime Minister confirmed the *£16.5 billion increase to the MOD's budget over the next four years*, including *specific details* about his vision for the future Armed Forces. The Government also said the extra spending could be as high as £24.1 billion over the four years when added to the Conservatives' manifesto commitment of the 0.5% uplift. A defence source said: "The settlement received by defence was hugely welcome, but we know this does not solve all of our problems. "We still have difficult and necessary decisions to make to address our financial position and will not shy away from the responsibility we have to the taxpayer."

Why Were WWII US Paratroopers' Gloves Yellow?



It's a historic fact. The reason why gloves worn by WWII paratroopers and tankers were yellow was because there were thousands of crates of these gloves originally used by WWI horse cavalry left over in storage. Prior to WWII, the US Army discontinued using horses for the most part except in parades, military police, funerals, and other such uses. All the saddles, riding crops, swords, and gloves were put in storage and almost forgotten. There were two types of yellow gloves. "Gloves, Horsehide, Riding,"

Unlined or lined, with or without wrist straps. The principal reason why the gloves were yellow was that hand signals was easier seen on horseback. Once WWII started, military units were scrounging for equipment, as the war production was in its infancy, and had not kept up with demand. Airborne, rappelling units, and armor units used these yellow gloves.

In the tradition of the horse cavalry, armored cavalry, and air Cavalry units wore yellow scarfs. Most armor, cavalry, or air cavalry shoulder patches are yellow, has yellow in it, or a horse. The use of yellow gloves by cavalry units started with the civil war and was used by US Troops in the west.

Cameron Cathcart Youth Poem of Remembrance Award

Note new addresses for donations

A bursary has been established in Cam's name to generate funds annually for the Student Remembrance Day Poem. This will provide a bursary of \$250.00 to the winning poet each year. We invite you to become a donor to the Cameron Cathcart Youth Poem of Remembrance Award. Cam was a visionary and a true Canadian patriot. He was determined to tell the stories of this great nation in a creative and meaningful way. Among his many projects, Cam wanted to make sure that programs were established, aimed at our youth, to make them aware of the legacy our veterans have provided to Canadians because of their service.

In 2006 Cam decided a competition should take place annually in which young writers could submit poems with a Remembrance Day theme. A winner would be chosen, and the poem would be read at the November 11 Service. In recognition of the importance of this project, the Cameron Cathcart Youth Poem of Remembrance Award was established in 2021 through the generosity of a grant provided by Great Lakes Productions. The intention of the Bursary program is to raise \$20,000.00 to ensure this initiative continues in perpetuity.

Donations can be made to:

Crowd-sourcing donations can be made electronically to: <https://fundrazr.com/31wFD1...>

Or by mail to:

BC Regiment (DCO) Association Charitable Trust

620 Beatty St

Vancouver, BC

V6B 2L9

All donations are eligible for federal tax receipts. Please join us in supporting this endeavor in the memory of Cam and to keep youth involvement a vital part of the Ceremony.

Vancouver Artillery Association Yearbook Updates

No website updates last week as your writer was involved in updating The Royal Canadian Artillery Association constitution and looking into a new Battlefield Tour plan.

Battlefield Tour

Will COVID restrictions allow us to conduct our battlefield tour? Here's the new plan! Catherine and I are planning to be in Normandy from 1 to 15 September 2022. Landing in Charles de Gaulle airport, we'll rent a car and drive to accommodation that we've booked through [Vrbo](#) (Check out [Le Domaine de la Corniche](#) at \$34-\$61 a night). We'll have an itinerary of the places we will be visiting each day and encourage others to join us. All you need to do is book your own flight, car and accommodation. The VAA will maintain a roster of who's coming and who's looking for a travel partner. <https://www.vancouvergunners.ca/battlefield-tour-2022.html>

Interested? Got some suggestions? Send me an email president.vcrgunners@gmail.com

VAA Virtual Lunch every Wednesday at Noon PDT - <https://zoom.us/j/710845848> - Drop in for 10 minutes or stay for an hour. Remember – Stay healthy and stay safe!

The Museum is adding an Afghanistan display and have a mannequin dressed in CADPat. They are looking for a set of the type of webbing used in that theatre. Anybody have a set they would like to donate?

Who (or What) Is It?

Last Week: Wow, this one stumped everyone. I didn't even get a wild guess from anyone. This

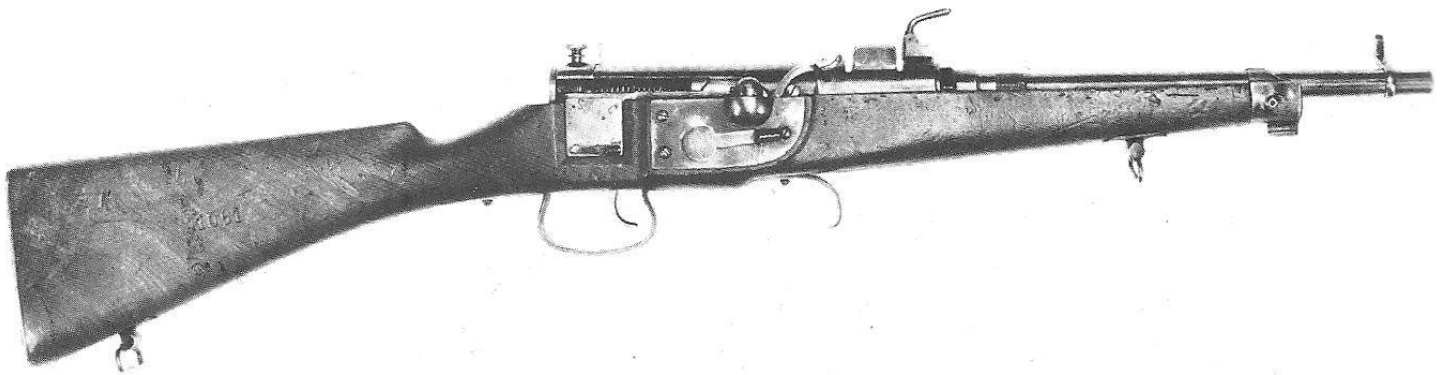


DIY AFV, built around a bobcat or small front end digger chassis, is a crude affair. It is equipped with a machine gun in the hull with a battering ram nose which has been reinforced with heavy steel plates, probably cut from the remnants of a tank or an APC. It was used by YPG fighters in early to mid 2015 against ISIS. The YPG (People's Defense Units also called People's Protection Units) is a mainly Kurdish, but also includes Arabs and foreign volunteers, militia in Syria and the primary component of the Syrian Democratic Forces (SDF). It is closely allied to the Syriac Military Council,

an Assyrian militia. This is something John found in a recent Osprey monograph, "Kurdish Armour Against Isis", by Ed Nash and Alaric Searle, New Vanguard Series No 299.

This Week: Our land-based journey continues this week with something that appeals to many of our ball-cap wearing, hunting and shooting fans, aka Albertans. It should also appeal to serious collectors of firearms, and aficionados of historic artefacts that are capable of making a lot of noise. A few of our readers might have trained on an early generation of automatic and semi-automatic military firearms. In fact, one or two of our followers started their service with the iconic Lee-Enfield, and many of you own one of those indestructible weapons. However, it has to be admitted that by the time of the Korean War, ten rounds rapid fire with a bolt action rifle was a bit of a challenge when faced with a horde (that's what they were always called in the press of the day) of machine-gun armed Commies, intent upon collectivizing your pet dog.

All of that led to Canada adopting the FN CIA1 (minus the automatic bit which others seem to have had) and the Sterling SMG, aka the C1. The former is still to be seen in the hands of some nations, and packs quite a wallop with its 7.62mm round back in favour, thanks to advances in personal armour. The SMG was very handy, and provided the opposition wasn't more than ten feet away, or hiding behind a cardboard box, was quite effective for its time.



However, all that firepower is thanks to this little weapon featured in our photo of the week. What was it, and who made it? That's your challenge this time. Send your ideas to Bob Mugford, editor-in-chief (bob.mugford@gmail.com), or the author, John Redmond (johnd._redmond@telus.net).

From the 'Punitary'

When does a sandwich have a sarcastic sense of humour? When it's made of wry bread.

Murphy's Other Laws

Never jump into a foxhole with anyone crazier than yourself. Never share a foxhole with anyone braver than you are.

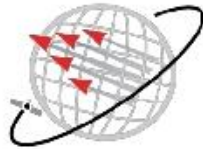
Quotable Quotes

The responsibility of the great states is to serve and not to dominate the world. –
Harry S Truman



The
Royal United Services Institute of Nova Scotia
presents

Distinguished Speaker
Colonel
Meaghan Setter
Royal Canadian Air Force



AIR
SPACE **POWER**
IN FORMATION
AGILE • INTEGRATED • REACH • POWER

RCAF Strategy
Air and Space in Formation

1 pm Halifax time, Wednesday, 16 February 2022
via Zoom

register through RUSINovaScotia@gmail.com





Colonel Meaghan Setter

Colonel Meaghan Setter started her career in 1988 as an officer cadet at Royal Roads Military College, and after four years completed the newly offered Bachelor of Science in Space Science and Oceanography. In 1993 she completed her air navigation training in Winnipeg and was posted to 443 Maritime Helicopter Squadron in Pat Bay, BC. After sailing with HMCS *Algonquin* for her first tour, she opted for the Force Reduction Plan to release from the CAF in 1995 and moved to Chilliwack, BC to live with her spouse, a combat engineer.

Her second career was with an aerospace research and development firm that put a payload on the International Space Station (ISS), conducting various experiments using acoustic technology. Col Setter was both the Operations and the Training Manager for the program, which was partnered with NASA and ESA as well as American and European engineers and scientists. An ISS launch delay allowed her to join the Primary Reserves in 2004, while still working part-time for the R&D firm. At the time, Col Setter was completing her Masters in Education, focused on distance learning for adults, and her first position upon rejoining the CAF was with the Defence Learning Network.

In 2005, she volunteered as a UN Military Observer for the UN Mission in Sudan (UNMIS)/Op SAFARI Roto 1. Once back in Canada, she returned briefly to the civilian aerospace training sector at ADGA Group before committing full-time to the Primary Reserve in 2006. Between 2006 and 2013, she alternated between strategic and operational positions, working at various L1 and L0 organizations and other governmental departments. To support the whole of government approach to Afghanistan, the CDS set up two Primary Reserve positions at the Canadian International Development Agency (CIDA) Afghanistan Task Force in 2008, one of which Col Setter held. While embedded at CIDA, she took on the role as a senior development officer within the results and accountability team, which included setting up a governmental position at the Provincial Reconstruction Team in Kandahar. When her spouse deployed to Afghanistan in 2009, she shifted roles to Chief Force Development, then Canada Command, followed by Director Reserves before transferring to the RCAF Reserve in 2013 and a position within the Directorate Air Reserve (D Air Res). After 10 months of Exemption from Duty and Training to travel with her family around the Mediterranean and Europe, she was promoted to take on a section head role within Directorate Air Personnel Strategy (Pers Strat). In 2016 she went to Canadian Special Operations Forces Command to lead an initiative developing a pan-command, multi-dimensional, performance optimization function.

Returning to the RCAF and D Air Res, Col Setter was a section head to support, where required, the sustainment and change of the RCAF Reserve Strategy roll-out in its next phases. During this period, Col Setter had the opportunity to deploy to Norway with the Air Task Force for Exercise Trident Juncture. She briefly acted as the VCDS liaison officer to the Conference of Defence Associations and its Institute before returning as the Director of Air Pers Strat in 2021.

Wednesday Digital Video Lunch

No need to worry about COVID-19 when you go digital. Pop into our video lunch **at noon** on Wednesdays and say hi. All you need is a laptop, tablet or smartphone. These sessions are being hosted by the Vancouver Artillery Association and are **open to all – especially those who attended our Wednesday lunches.** Join us to check up on your old lunch buddies.

<https://zoom.us/j/710845848>

Password:- Ubique



Zoom is the leader in modern enterprise video communications, with an easy, reliable cloud platform for video and audio conferencing, chat, and webinars across mobile, desktop, and room systems. Zoom Rooms is the original software-based conference room solution used around the world in board, conference, huddle, and training rooms, as well as executive offices and classrooms. Founded in 2011, Zoom helps businesses and organizations bring their teams together in a frictionless environment to get more done. Zoom is a publicly traded

company headquartered in San Jose, CA.

[Join our Cloud HD Video Meeting now](#)

Use the link above on your computer Zoom program or dial in on your phone:
(778) 907 2071 Meeting ID: 710 845 848

Invite 2 friends! We have room for 100! See you on Wednesdays at noon. Bring your own lunch and beverage of choice.

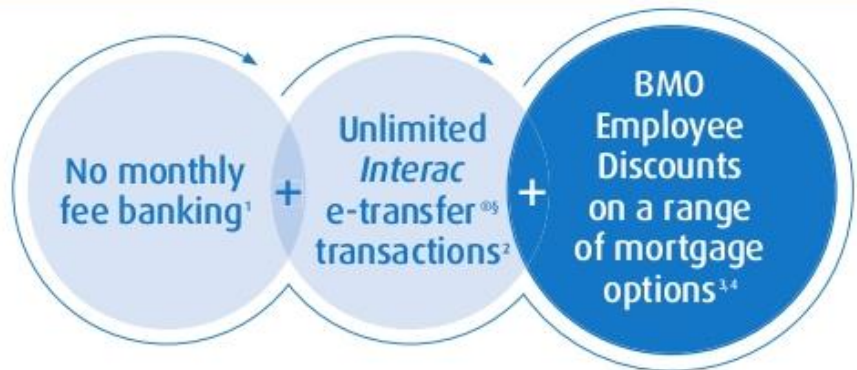
Bank of Montreal

The official bank of the Defence Community

Our strategy is simple –
Do more for you.



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Mortgages

- BMO employee discounts on a wide range of mortgage options^{3,4}
- Flexibility to move or break your mortgage through the Integrated Relocation Program⁵
- 130-day mortgage rate guarantee – the longest of any major bank in Canada⁶



Bank Accounts

- Save money with a Performance Plan chequing account with no monthly fees¹
- Unlimited *Interac* e-transfer⁰⁵ transactions²
- OnGuard⁰⁸ Identity Theft Protection Service at no charge^{7,8}
- Keep the same accounts no matter how many times you relocate
- Access to CreditView⁰⁹ – the free, instant way to get your credit score⁹



Lines of Credit

- BMO employee discounts on unsecured and secured personal lines of credit³
- Student line of credit with preferential pricing and flexibility¹⁰

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- Choose the BMO Support Our Troops CashBack⁰¹¹ or AIR MILES⁰¹² MasterCard⁰¹³
- No annual fee¹¹
- Support Canadian Forces Morale and Welfare Services with every purchase you make
- Visit bmo.com/sot to find out about the welcome offers

Frequently Asked Questions

What is the Canadian Defence Community Banking (CDCB) Program?

BMO and Canadian Forces Morale and Welfare Services have teamed up to offer the CDCB Program to eligible members of the defence community and their families.

Who is eligible for the CDCB Program?

Program benefits are exclusive to regular force personnel, reserves, recruits, military families, Veterans and retirees, as well as Department of National Defence (DND) and Staff of the Non-Public Funds civilian personnel, the RCMP and the Canadian Coast Guard.

Can BMO help me if I am relocated or deployed?

One way BMO can help is by covering your prepayment charges when you are relocated or deployed through the Integrated Relocation Program, and have to move or break your mortgage.

How does Canadian Forces Morale and Welfare Services (CFMWS) get funded by the BMO Support Our Troops MasterCard[®] program?

BMO pays royalties to CFMWS each quarter. CFMWS uses the royalties to fund the Support Our Troops National Summer Camp Programs and more.

How can I get help with home financing?

Visit a branch, find a Mortgage Specialist at mortgagelocator.bmo.com or call 1-866-548-7490 or collect from overseas at 514-877-7738 to get help with home financing.

How much can I save in bank fees with the CDCB Performance Plan Chequing Account?

You can save \$191 each year in monthly plan fee, \$120 each year with 5 non-BMO ATM withdrawals included each month, and \$155 each year in Identity Theft Protection at no charge.¹²

How can I contact BMO to learn more about the CDCB Program?

- Visit any BMO branch
- Call 1-866-548-7490
- International customers can call collect at 514-877-7738
- Find us on Social Media

Visit us in branch or at bmo.com/cdcb to learn more.



Scan the QR code to get more information.



¹²The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. ¹The monthly Plan fee may still apply. Other transaction fees may apply if you have a Bank Plan that does not include unlimited everyday banking transactions. A cancellation fee may still apply when you cancel the transaction. ²Interac e-transfer[®] transactions are subject to maximum transfer dollar amounts. ³Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. ⁴Some conditions may apply. These special offers are not available for the 5-year or 10-year BMO Smart Fixed Mortgage or a Homeowner Readline. To qualify for the CDCB special rates on 5-year fixed and 5-year variable rate mortgage, you must have a Canadian Dollar Primary Chequing Account (Chequing Account) with a CDCB Performance or Premium Plan; and set up the Chequing Account as the funding account for the BMO Mortgage; and have one (1) recurring direct deposit into the Chequing Account. ⁵Some conditions may apply. ⁶We guarantee your interest rate for the selected fixed rate mortgage type and term for up to 130 days from the rate guarantee start date. If the mortgage is not funded within the 130-day period, the interest rate guarantee expires. ⁷Applicable to residential mortgages only and subject to Bank of Montreal standard lending criteria for residential properties. Longest rate guarantee of any major bank as of November 18, 2020. ⁸Plan, transaction, service and product fees may still apply. ⁹You're eligible for OnGuard[™] if you are a BMO customer who has a lead account¹⁰ with one of the following Bank Plans: Performance Plan, Premium Plan, Platinum Plan or Employee Plan. In addition, to qualify for OnGuard, you must be a Canadian resident who has reached the age of majority for your province or territory, and you must be registered for BMO Online Banking and/or Mobile Banking and you must have a valid email address on your BMO profile and your lead account must be in good standing. Customers with an eligible Bank Plan with the Kids or Teens discounted banking program do not qualify for OnGuard. All accountholders of a lead account with an eligible Bank Plan qualify for OnGuard[™] provided they meet the above-eligibility requirements. If you switch your lead account to an ineligible Bank Plan, then you will no longer qualify for the OnGuard[™] service. ¹¹The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees. ¹²OnGuard[™] retail value is \$155.88 annually (charged at \$12.99 per month). ¹³OnGuard[™] is provided by Sigma Loyalty Group and Interactions Inc. Sigma Loyalty Group and Interactions Inc. Terms and conditions can be found at www.bmo.com/onguard/SIGconditions. ¹⁴CreditView[™] is a service provided to you by TransUnion. Using this service does not impact your credit score. This service is being made available to you as a customer of BMO ("Bank of Montreal") at no additional charge. ¹⁵You must be a Canadian citizen or landed immigrant enrolled in a Canadian or non-Canadian post-secondary school or university. Co-signer may be required. Subject to credit availability and verification of identity. ¹⁶Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Cash advances include balance transfers, cash-like transactions and Mastercard cheques. Visit your branch, call the Customer Contact Centre at 1-800-263-2263, or visit bmo.com/rates-fees for current rates and fees. ¹⁷The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included in the Performance Plan. Some non-BMO ATMs may charge you a convenience fee. The convenience fee is not a BMO fee and is added to the total amount of your withdrawal. You are responsible for the convenience fee that may be applied to your transaction.

¹⁸Registered trademark of Bank of Montreal. ¹⁹Interac e-transfer is a registered trademark of Interac Inc. ²⁰OnGuard is a service of Sigma Loyalty Group. OnGuard[™] is a trademark of Sigma Loyalty Group Inc. Identity Guard[™] is a registered trademark of Interactions Inc. ²¹CreditView is a trademark of TransUnion LLC. ²²MasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.