

Van Arty Association and RUSI Van Members News June 16, 2020

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 on line. 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>

Wednesday Lunches - Lunches suspended until further notice. Everyone stay safe!!

Upcoming events – Mark your calendars

Jun 17 'Wednesday Lunch' Zoom meeting
Jun 24 'Wednesday Lunch' Zoom meeting
Jun 24 VAA AGM – 1030hrs
'Wednesday Lunch' Zoom meeting – 1200hrs
RUSI AGM – 1330hrs

Army Gala Cancelled.

The 2020 39CBG Army Gala, which had been postponed to October, has now been cancelled. The 2021 Army Gala is scheduled for May 8, 2021. The hotel has been booked but, of course, the event still hinges on the size of the crowd that will be permitted.

World War 2 – 1945

John Thompson Strategic analyst - quotes from his book "Spirit Over Steel"

June 17th: The Japanese defence on Okinawa's Kunishi Ridge starts to finally fail.

June 18th: General Simon Buckner, commanding Tenth Army on Okinawa, becomes the most senior American general to die in battle when a Japanese artillery shell kills him, and Stilwell is appointed as his replacement. Buckner may be the only officer of his level to actually die in combat in the Second World War (though others were wounded or committed suicide). Australian troops on Borneo liberate Tutong. William Joyce (aka Lord Haw Haw, the British propagandist for Nazi Germany) begins his trial for treason – he'll be convicted and executed by autumn.

June 19th: US I Corps on Luzon liberates Ilagan in the Cagayan Valley.

June 20th: The carriers USS Lexington, Hancock and Cowpens raid Wake Island as a working-up exercise; other US and Royal Navy carriers will hit long by-passed Japanese held islands in the coming weeks to exercise their crews as they head to join the main Allied fleet off Japan.

June 21st: The last Japanese HQ on Okinawa is taken on Hill 69 and General Ushijima's body is found. Few intact Japanese units of any size are left.

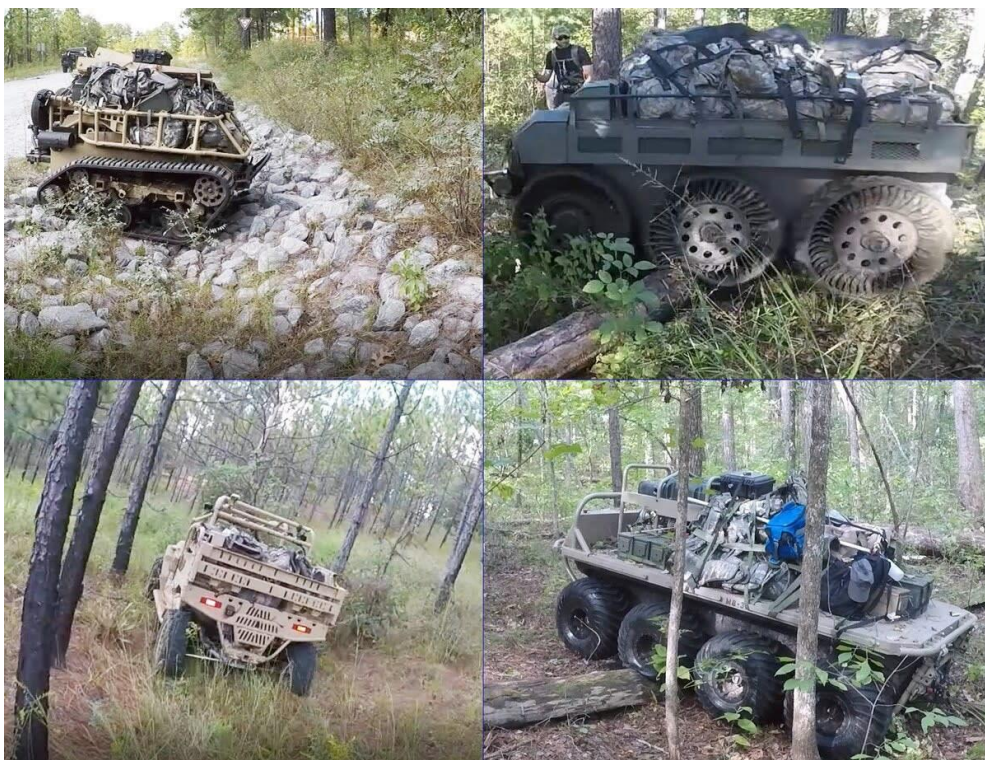
June 22nd: The battle for Okinawa is over. The US (and British – some of their ships are present) have lost 12,513 dead and 39,000 wounded along with 763 aircraft, 36 ships are sunk and 358 more are in varying states of damage from the Kamikazes. Some 140,000 Japanese military personnel are dead (plus an unheralded 10,700 have surrendered – mostly Okinawan militia) as are over 80,000 Okinawan civilians. Japan has also lost 7,500 aircraft (including over 1900 Kamikazes) as well as the Battleship Yamato and eight of her consorts. The intensity of the fighting here and on Iwo Jima earlier gives Allied planners an idea of the potential human and material costs of a conventional invasion of Japan – which has a strong influence on President Truman's decision to use atomic weapons.

Essential Reading: George Feifer's history of Okinawa campaign makes a strong argument that links the battle with the destruction of Hiroshima and Nagasaki. 'Tenozan: The Battle of Okinawa and the Atomic Bomb' is a top-notch popular history of this ghastly campaign, even without this linkage. It should be essential reading for anyone prepared to question Truman's fateful decision.

June 23rd: American paratroopers land near the mouth of the Cagayan River on Luzon.

US Soldiers are Finally Getting a Robot Mule

It will haul 1,000 pounds of gear. *Jared Keller Jun 8, 2020*



The Army plans to award a contract in June 2020 to produce hundreds of robotic mules that will help light infantry units carry gear. (US Army photo)

The Army is poised to award a contract this month to produce hundreds of robotic mules to tackle the scourge of hauling tons of gear and other bullshit downrange, the service announced last week. The service will award a contract to one

of four defense contractors — General Dynamics Land Systems, Textron subsidiary Howe & Howe, a team of Applied Research Associates and Polaris Defense, and HDT Expeditionary Systems — to produce its tracked Small Multipurpose Equipment Transport (SMET) planned to be fielded some time in fiscal year 2021. Each SMET will haul 1,000 pounds, operate over 60 miles in a three-day period, and generate a kilowatt when moving and 3 kilowatts when stationary to recharge both its batteries and assorted equipment, according to the Army. The four defense contractors originally furnished 20 platforms each to soldiers assigned to the 10th Mountain and 101st Airborne divisions for a months-long operational test demonstration last year. According to the Army, soldier feedback led to "increasing the S-MET's carrying capacity and mobility, creating alternative methods for casualty evacuation and robotic obscuration, as well as reducing its noise." "Soldiers think outside the box," said Col Christopher Barnwell, director of the Joint Modernization Command's Field Experimentation Division, in a statement.

While the Army initially awarded a \$162 million contract to GDLS in November, the service in February opted to allow the four contractors to re-compete for the privilege of building the mule, after Textron protested to the Government Accountability Office. Tetron claimed that GDLS "had been allowed to change its vehicle significantly following a soldier evaluation phase, which made the evaluation invalid even though an award was contingent on such an assessment from users," Defense News reported. With fielding scheduled for the second quarter of fiscal year 2021, the Army wants to field a total of 624 vehicles to soldiers by the middle of fiscal year 2024, according to the Army Acquisition Support Center. While the SMET program was initiated under a directed requirement in April 2017, the Defense Department has been eyeing plans for a robotic pack mules for the better part of the last decade. In 2015, the Marine Corps decided to shelve plans to field a Legged Squad Support System robot mule after the \$42 million, two-and-a-half year development effort between the Defense Advanced Research Projects Agency (DARPA) and Boston Dynamics yielded a prototype that was simply too noisy for operational use. While it's unclear if noise is a major issue with the existing tracked SMET effort, one other major question remains: With US troops hauling hundreds of pounds of gear downrange, what happens when this robotic bad boy happens to break down during a march?

How a Quebec Soldier Found Confidential D-Day Invasion Plans

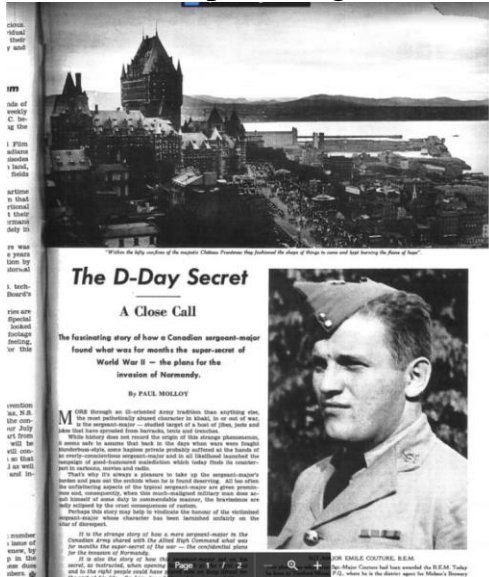
— and kept it a secret. Émile Couture received British Empire Medal for his role in 1943 Quebec Conference. *Julia Page · CBC News Aug 25, 2019*



Émile Couture's daughter Anne has handed over to the Royal 22e Régiment Museum her family's collection of documents detailing his role in the Quebec Conference. (Julia Page/CBC)

In the summer of 1943, staff at Quebec City's Château Frontenac were only given a few weeks notice they'd soon be hosting British Prime Minister Winston Churchill and US President Franklin D Roosevelt. The Second World War had been dragging on for nearly four years — and the Allies were to meet to discuss how to push back the Axis powers in Europe. But despite the top-secret nature of the meetings, one young Quebec soldier walked

out of the famed hotel with information that could have changed the outcome of the war. In August 1943, without raising the slightest suspicion, Sgt Maj Émile Couture, from Thetford-Mines, Que, left work and walked past the security guards, who were familiar with the young soldier in charge of stationery supplies. Couture, then 25, was instructed to clean up after meetings at the Quebec Citadelle and the Château Frontenac, and make sure nothing was left behind. He was tidying an office on the third floor of the hotel when he found a leather portfolio with an inscription in gold: "Churchill-Roosevelt, Quebec Conference, 1943."



Several newspapers and military magazines published Couture's story in the years following the Second World War, including this article published in June 1962 in the Legionary. (Submitted by Anne Couture)

Couture figured he'd "bring one home as a souvenir," he said in a 1972 interview with Radio-Canada's radio program *Appelez-moi Lise*. "But I didn't know what was in it," he told host Lise Payette. Couture left the Château Frontenac and drove to the cottage he shared with his cousins in Lac-Beauport, a few kilometres north of Quebec City. It was only then that he discovered the portfolio contained detailed descriptions of Allied military assets — including the number

of planes, combat cars, ships and ground soldiers on hand. The portfolio also contained tactical plans for something code-named Operation Overlord, what would become better known as the D-Day invasion. "That's when he got scared," said his daughter, Anne Couture, who grew up hearing his story. The story of what Émile Couture did next will be on display in September at Quebec City's Royal 22e Régiment Museum, where it will be added to the permanent exhibit on the two Quebec Conferences that took place in the provincial capital during the Second World War.

Winston Churchill, Franklin D Roosevelt and William L Mackenzie King speak with reporters during a news conference at the Quebec Citadelle on August 18, 1943. (Submitted by Musée Royal 22e Régiment)



Anne Couture was just 17 when her father died in 1972. But she remembers that he always told the same version of what happened next. Once the realization sank in that evening, Émile Couture hid the files under his mattress. He drove to work the next morning and returned the portfolio to his superior, Brigadier Edmond Blais. Couture was told "'Go home. Don't say a word. We'll deal with you in the morning,'" he recalled in the 1972 interview. He was interrogated by Scotland Yard and the

FBI. Anne Couture said that as a low-ranking soldier, he "could have been imprisoned" until D-Day to ensure the information he had seen did not fall into enemy hands. But Couture was instead sent home. In a letter dated Aug. 28, 1943, the brigadier informed the Department of National Defence that Couture should be awarded "the greatest accomplishment that can be given an NCO." Ten months later 150,000 soldiers landed on Normandy's beaches and pushed back the German troops. It was a pivotal moment that helped turn the tide of the war. Couture, who knew about the invasion before most, had not breathed a word to anyone.

The seven-day conference, hosted by Canadian Prime Minister William L Mackenzie King in Quebec laid the groundwork for the Normandy invasion, as well as military strikes in Japan and Italy. At a ceremony in September 1944 during the 2nd Quebec Conference, Couture was commended for his silence with a British Empire Medal. But there was never any official mention of what he did to earn the medal beyond recognition for "services rendered." The loss of confidential military documents was not something officials wanted to see included in the public record, Anne Couture said: "How could someone have been able to leave the Château Frontenac with such crucial documents?" While she insists her father kept quiet, the secret did eventually get out. During the 2nd conference, the story was leaked to the press by another military member, according to Anne Couture. This led to coverage in several international media outlets, including Newsweek and Time Magazine. While he gave several interviews over the years, Émile Couture never revealed whose office he was cleaning, and who could have left such important files behind. "Except, perhaps, to my mother," Anne Couture said.

*Anne Couture and museum director Dany Hamel look at a magazine from 1944 that recounts Émile Couture's story.
(Julia Page/CBC)*



Over the years, others have come forward claiming a family member of theirs was behind the discovery. But Couture's widow, Georgette Larochelle, now 88, hoped to set the record straight, Anne Couture explained. "It's important for us — for my mother and my family — that my father's story be known," she said. Their collection has been handed over to the Royal Museum's director and curator, Dany Hamel. The abundance of information leaves little place for interpretation, said Hamel. "All the documents brought forward by the family are really convincing." Several items will be displayed in the upcoming exhibit commemorating the 75th anniversary of the 2nd Quebec Conference, as of September 12. Certain items, such as an ink blotter inscribed with Winston Churchill's name, are invaluable to the museum, Hamel said. "They are personal belongings made especially for the conference and are a great witness of this event of national significance." For Anne Couture, being able to see

her father's story being entered into Canadian history will be a moving experience, one she hopes to share with her grandchildren. "If he hadn't kept the secret, who knows what would have happened."

2020 BMO CDCB Customer Appreciation Contest

(See posters at end of newsletter)

What you need to know

To show appreciation for our Canadian Defence Community Banking (CDCB) chequing account customers, BMO will be running a CDCB Customer Appreciation Contest between June 15 and October 12, 2020. During the contest period, new customers with a CDCB chequing account will be automatically entered into the contest while our existing CDCB account customers will need to enter by visiting bmo.com/cdcbcontest. There will be a grand prize of \$20,000 cash and an additional 12 prizes of \$5,000 for a total value of \$80,000 available to be won during the contest period. Eligible winners will be drawn on November 1, 2020 and contacted by PPF, a third party contest agency via phone or email within 7 days. PPF will provide the Declaration and Release form which eligible winners must complete within ten (10) days in order for them to be declared a winner and claim their prize. Accounts must be in good standing in order for the prize to be awarded.

CDCB Program benefits are exclusive to all members of Canada's defence community and their families:

- Canadian Armed Forces (CAF) members (Regular and Reserve) and their families
- Veterans and their families, including families of the deceased
- Members of foreign military currently serving with the CAF and their families
- Current and former Staff of the Non-Public Funds, Canadian Forces and their families
- Current staff of Military Family Resource Centres and their families
- Current and former Department of National Defence public servants and their families
- Serving and former Royal Canadian Mounted Police and their families
- Current and former Canadian Coast Guard members and their families
- Current staff of Defence Research and Development Canada and their families
- Current staff of Defence Construction Canada and their families
- Current staff of Communications Security Establishment and their families
- Honorary Colonels/Captains (Lieutenant Colonels/Commanders and their families)

Proof of Eligibility must be provided and may include a Canadian Forces ID, a current paystub, a CFOne card, a pension statement or proof of enrolment at RMC.

Please stay in touch.

Ubique,

Don G Foster

Honorary Lieutenant Colonel

15th Field Artillery Regiment Royal Canadian Artillery

Donations in Kind to the 15th Field Artillery Regiment's Museum

A reminder from the Curator: - The museum's mandate is to present the history of the Regiment and that of the Artillery in the lower mainland. That history extends to units that were absorbed by the 15th, such as the BC Hussars, the 1st Searchlight Regiment, the 102nd Coast Artillery, and the 43rd Heavy/Medium Anti-Aircraft Regiment. We especially would like to have material from the late 1800s connected with the Seymour Battery of New Westminster and the two Vancouver artillery companies of the BCBGA. Lack of space prevents us from acquiring foreign or civilian items. Donors of valuable artifacts **that are accepted by the museum staff** will receive a charitable donation receipt for income tax purposes.

If you see items on sale that seem to fit the museum's mandate, **please check with the museum staff** to see if they will be accepted **before** purchasing these items. Cash donations over \$20 will always receive a charitable donation receipt for income tax purposes

Vancouver Artillery Association Yearbook Updates

VAA Virtual Lunch every Wednesday at Noon PDT - <https://zoom.us/j/710845848>

RCAA Virtual Coffee every Sunday at 1600 PDT - <https://zoom.us/j/710752062>

Vancouver Artillery Association Annual General Meeting 24 June 2020

<https://www.vancouvergunners.ca/whats-new/vancouver-artillery-association-agm>

The Governor-General's acknowledgement of D-Day included a photo of Warrant Officer II (ret'd) George Chow <https://www.vancouvergunners.ca/2020.html>

Members of the 15th Field Artillery Regiment depart to Vernon Military Camp on OP LASER

<https://www.vancouvergunners.ca/covid-19.html>

New 1981 photos from Major (ret'd) Peter Moogk's collection

<https://www.vancouvergunners.ca/1981.html>

Photos from Yakima have been uploaded to the Dolan Magrath photo collection. Where you there? <https://www.vancouvergunners.ca/dolan-magrath.html>

Are you still a serving member of an Artillery unit? The Commanding Officer has already paid your dues for The Royal Canadian Artillery Association. We just need you to register your membership so that you can benefit from the great member only insurance rates from the TD and also to gain entrance to the Member only forum. We're trying to get some discussion going on the new Hawkeye 105mm howitzer system. <http://rca-arc.org/the-rca-association/membership/>

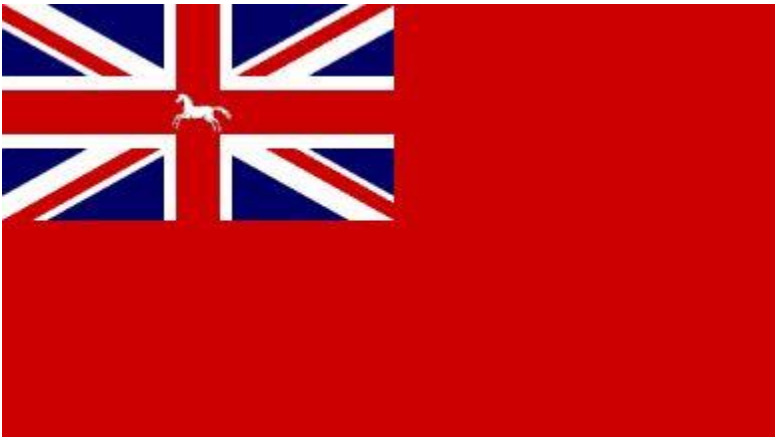
Remember – Stay healthy and stay safe!

Who (or What) Is It?

Last Week: The Flag Officer's steam pinnace from HMS Hood (in background). Hood was in Vancouver in June 1924 as part of the visit of the 'Special Service Squadron'. The Special Service Squadron sailed around the world on The Empire Cruise, making many ports of call in the countries which had fought together during the First World War. The supplemental question - The **Navy Lark** is a radio sitcom about life aboard a British Royal Navy frigate named HMS Troutbridge. Jon Pertwee, who was the third iteration of the Doctor, was an actor/writer on the radio show.



This Week: As we approach Dominion Day, or Canada Day as hip youth call it, we see more and more flags flying from masts, balconies, and automobile aerials. Here in British Columbia, where our multi-storied Quiz HQ building is located, we are blessed, or, some might say "cursed", with a very distinctive provincial flag, combining many elements from nature and heraldry. Those who study flags, known as vexillologists, might say that our flag is a tad too busy, whilst at the same time lauding the newer flag of our plucky dominion for its 1960s minimalism. That said, many flags have been flown over these lands of fir and forest, from that of Imperial Russia, the Kingdom of Spain, Bay Day Sales, and even, unsuccessfully, that of our southern neighbours during a gold miners' revolt in the mid-nineteenth century. Of course, the Union Flag (or "Jack" if flown from a ship) of our great mother country (France being maybe the father country?) finally won over the interlopers. It showed up in the hoist of our dear-departed Red Ensign and can still be seen from time to time being flown by people of various nostalgic or historic persuasions.



However, is this one of those flags that flew over British Columbia, or even over the Crown Colony of Vancouver and Quadra's Island? Well, no. But it looks as if it could have. So, dear vexillologically-inclined reader, what is this flag? Send your ideas to the editor, Bob Mugford (bob.mugford@gmail.com), or the author, John Redmond (johnd.redmond@telus.net). Fly the flag

with pride, or fly the Pride flag, or both.

From the 'Punitary'

What do you call a bear with no teeth? A Gummybear

Murphy's Other Laws

Teamwork is essential. It allows you to blame someone else.

Quotable Quotes

Every failure is a step to success. - *William Whewell*

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 Wednesday lunches.

Join us to check up on your old lunch buddies.

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

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.

2020 BMO CDCB Customer Appreciation Contest



The contest for the defence community is back!

Service members and their families, reserves, recruits, veterans and retirees, as well as staff of Department of National Defence, the RCMP and the Canadian Coast Guard are eligible for **FREE*** banking with the Performance Plan chequing account - no minimum balance required.

Visit bmo.com/cdcbcontest for offer details.

Open an account between June 15 and October 12, 2020 and you will automatically be entered into the "CDCB Customer Appreciation Contest" for a chance to win a **grand prize of \$20,000 cash** or one of **12 prizes of \$5,000 cash!**

Already a BMO CDCB customer?

Don't miss out on your chance to win.

Visit bmo.com/cdcbcontest to enter the contest.

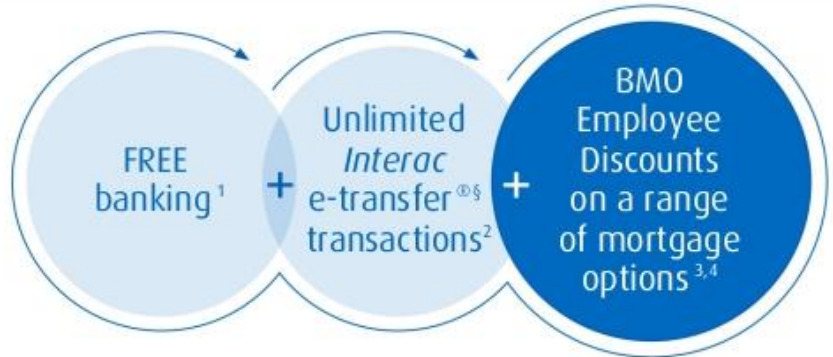
BMO  Official bank of the
Canadian Defence Community

*No purchase necessary. The 2020 CDCB Customer Appreciation Contest (the "Contest") begins on June 15, 2020, at 12:00:01 a.m. Eastern Time and ends on October 12, 2020, at 11:59:59 p.m. Eastern Time (the "Contest Period"). There are thirteen (13) prizes in total (each a "Prize"), with total prizes valued at \$80,000 available to be won. There will be one (1) Grand Prize of \$20,000 cash and an additional twelve (12) prizes of \$5,000 cash. Odds of winning depend on the number of eligible entries received. Before being declared a winner, a correctly answered mathematical question is required. Full contest details are available at bmo.com/cdcbcontest. The monthly Performance Plan fee is waived. You are responsible for all transaction, service, and product fees not included in the Plan.

Our strategy is simple –
Do more for you.



BMO is proud to be the official bank of the **Canadian Defence Community**, and to provide exclusive offers to you.



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

- FREE banking with the Performance Plan¹
- Unlimited *Interac* e-transfer[®] transactions²
- OnGuardSM Identity Theft Protection Service at no charge^{7,8}
- Keep the same accounts no matter how many times you relocate
- Access to CreditViewSM – 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



Credit Cards

- Choose the BMO Support Our Troops CashBackSM or AIR MILESSM MasterCardSM
- 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 the 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 do Canadian Forces Morale and Welfare Services (CFMWS) get funded by the BMO Support Our Troops MasterCardSM 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, \$96 each year with 4 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
- Email BMO at feedback@bmo.com
- Find us on Social Media

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



Let's connect

For more information, please contact me:

John Sample
Personal Banker
416-123-4567
john.sample@bmo.com
Bay & Bloor Branch
55 Bloor Street West



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. The 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. Interac e-transferSM transactions are subject to maximum transfer dollar amounts. Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. Some conditions may apply. BMO Employee Discounts are not available for the 5-year or 10-year BMO Smart Fixed Mortgage or a Homeowner RoadlineSM. Some conditions may apply. Longest rate guarantee of any major Canadian bank as of March 2, 2020. Plan, transaction, service and product fees may still apply. You're eligible for OnGuardSM if you are a BMO customer who has a lead accountSM 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 account holders of a lead account with an eligible Bank Plan qualify for OnGuardSM 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 OnGuardSM service. The 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. OnGuardSM retail value is \$155.88 annually (charged at \$12.99 per month). OnGuardSM is provided by Sigma Loyalty Group and Intersections Inc. Sigma Loyalty Group and Intersections Inc. Terms and conditions can be found at www.bmo.com/onguard/SGconditions. CreditViewSM 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. You 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. Ongoing 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 MastercardSM 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. The 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. SMRegistered trade-mark of Bank of Montreal. SMInterac e-Transfer is a registered trademark of Interac Inc. SMOnGuard is a service of Sigma Loyalty Group. OnGuardSM is a trademark of Sigma Loyalty Group Inc. Identity GuardSM is a registered trademark of Intersections Inc. SMCreditView is a trademark of TransUnion LLC. SMMasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.