

Van Arty Association and RUSI Van Members News Nov 16, 2021

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>

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

The **2021** BC Military Gala is **CANCELLED**. The Sheraton Wall Ctr is booked for Apr 23, **2022**

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

Nov 17 Wednesday 'Zoom' Lunch meeting
Nov 18 RCAC Battle of Leliefontein Luncheon 2021
Nov 24 Wednesday 'Zoom' Lunch meeting
Dec 01 Wednesday 'Zoom' Lunch meeting

Making Magic in the Arctic: Exercise Arctic Edge

Chris Thatcher Skies Mag November 10, 2020

When Sgt Tim Blindback heard the Royal Canadian Air Force (RCAF) was looking for volunteers to provide tactical datalink expertise to a US Northern Command exercise in the Arctic in late February, he didn't hesitate. In fact, he even volunteered four colleagues to join him.



Lance Cpl Andrew Z Munoz of the 7th Engineer Support Battalion, 1st Marine Logistic Group, provides security at Fort Greely, Alaska, during Arctic Edge 2020.

Lance Cpl Jose Gonzalez, Photo

Arctic Edge is a biannual exercise led by Alaska Command, a subordinate command to

USNORTHCOM headquartered at Joint Base Elmendorf-Richardson. In previous iterations, Canadian aerospace controllers had travelled north to manage air traffic control and tactical assets such as fighter jets and tankers. On this occasion, with the Canadian Army's 4th Artillery Regiment (General Support) deploying its new Medium Range Radar (MRR) for the first time with a US Marine Corps Air-Ground Task Force, planners needed tactical datalink specialists. Blindback, a Joint Interface Control Officer with 21 Aerospace Control and Warning Squadron at 22 Wing North Bay, Ont., the Canadian Air Defence Sector for NORAD, and one of the Air Force's foremost authorities on Link networks, immediately recognized that communicating was going to be a challenge. Though the Alaska NORAD Region (ANR) had communications infrastructure and command and control systems to support the exercise, there was no Link 16 network to connect the MRR in the field to the exercise command centre. However, though the radar troop and Marines would be dispersed and "in the boonies" during the exercise, they could receive a cellphone signal.



*A CC-130J Hercules from 436 Squadron on the flight line at Fort Greely, Alaska, before a static line jump with US paratroopers during Arctic Edge on Feb 29, 2020.
Cpl Jordan Fountain Photo*

Blindback suggested sending a little-known RCAF spoke kit, so-called because of its hub and spoke architecture. The magic box, as others quickly dubbed it, "allows you to get that communications infrastructure, no matter where you are in the world, as long as you have some basic rules," he explained. "The box allows you to plug in a cell phone and as long as you have internet connectivity in any way, shape or form, you can get a good, secure connection back to home base and out into the world." The radar troop, based at 5th Canadian Division Support Base Gaagetown, NB, made a pitstop at Best Buy before heading north and bought a 4G modem puck and a sim card. When they plugged it into the spoke kit in the back of their LAV II Bison, "boom, we had connectivity," said Blindback. "We were able to create a computer network and configured the system to pass Link 16 data over the computer network rather than over radio frequency." The significance of that became apparent as radios and other equipment used by various Marine, US Army and National Guard units froze or otherwise experienced firmware failures in the frigid Arctic conditions. The spoke kit not only connected the MRR to the exercise command, but it also provided the air picture to the Canadian and Alaskan regional NORAD command centres and the national chains of command, including Canadian Joint Operations Command in Ottawa.



Aircrews of two CC-138 Twin Otters from 440 Squadron were integral to exercises Arctic Edge and ICEX 2020 in Alaska.

Brandon Raile Photo

“That was huge because we did not have that capability before,” said LCol Scott Marshall, commanding officer of the Canadian Detachment at Joint Base

Elmendorf-Richardson and the commander of the Canadian national elements during the exercise. “[The Link and MRR teams] were the star of the show. They got to do a lot more than we expected, even with the grand scale of this exercise.” For those used to readily available cellular networks, getting two systems to share data might not seem that remarkable. But “having it actually communicate with NORAD, because of the encryption and all the different computer systems and software languages, was a marvel,” said Lt Travis Fryxell, an artillery officer with the 4th Artillery Regiment (GS). Their critical contribution of greater situational awareness of all air assets in the area was essential to the exercise. No one had ever envisioned deploying the spoke kit – two heavy servers in a large Pelican case – in the back of an armoured vehicle, admitted Blindback. Though it was “overkill” for the purposes of Arctic Edge, it was a creative solution and an example of how to “make the best use of what you have at the time. “It was never intended for that purpose. It was designed to support forward deployments in other countries, like standing up a headquarters,” he explained. “It was meant to serve every possible network need that you might require. We only wanted connectivity to one network. But we saw the opportunity and we happened to have one for use. It took a lot of work to get it into place, but it worked out really well.”

A member of 4th Artillery Regiment, General Support, preparing the Medium Range Radar for start-up during Ex Arctic Edge in February 2020 at Fort Greely, Alaska.

Cpl Jordan Fountain Photo



One of the last exercises before COVID-19 restricted large-scale collective training, Arctic Edge is

intended to improve Arctic readiness of both Alaska-based troops and supporting units from across the US For the RCAF and other Canadian Armed Forces units, it's an opportunity to practice the integration of what are often specific and, at times, unique capabilities into complex coalition operations. In 2020, Arctic Edge also provided the overarching context for two other overlapping exercises, Arctic Eagle and ICEX. Though primarily an exercise for National Guard forces, Arctic Eagle included a chemical, biological, radiological, nuclear and explosive scenario that involved a 10-soldier team from 39 Canadian Brigade Group. ICEX, a US Navy submarine exercise on and under the Arctic ice, included supply support from 440 Transport Squadron in Yellowknife, NWT. RCAF aircraft and crews were pivotal throughout Arctic Edge and ICEX. A CC-130J Hercules from 436 Transport Squadron provided troop transport and materiel and air drops, including a US Army paratroop jump near Fort Greely, Alaska. Two CC-138 Twin Otters from 440 Squadron conducted medevac flights and transport of supplies and personnel into austere locations, including sea ice landings at Camp Seadragon on an ice floe about 240 kilometres from the Alaskan coast during ICEX.



WO Jason Cater from 436 Squadron helps a US paratrooper into the CC-130J Hercules on Feb. 29, 2020. Cpl Jordan Fountain Photo

the support from 440 to do that.” “The US Navy is picking up some Twin Otters, so they had a pilot observing during most of ICEX to see how 440 pilots conduct operations and learn from the subject matter experts on Arctic ops with skis and Twin Otters,” he added. Though a fighter jet scenario was not part of Arctic Edge this year, two CF-188s became part of ICEX, along with US F-22 Raptors and a KC-135 Stratotanker and E-3 Sentry aircraft, when two Russian Tu-142 maritime reconnaissance planes entered the Alaskan Air Defense Identification Zone on March 9, likely to monitor Seawolf-class fast-attack and Los Angeles-class fast-attack submarines taking part in the exercise. “The units that were participating all had niche capabilities that the Americans didn’t,” said Marshall, who commands a team of over 30 Canadians embedded with US units, including the 176th Air Defense Squadron, the 962nd Airborne Air Control Squadron, and the 611th Air Operations Center. “These exercises not only helped to highlight what the RCAF and the Canadian Army can do, but ... they [allowed us] to operate with non-traditional American NORAD units. A lot of [the Americans] were from outside of Alaska, so it was an eye-opener for them. “Our preparedness for operating in these conditions is much higher and at a steady state because of where we live and what we do in day-to-day operations,” he noted. “Our Hercs are consistently working in the Arctic ... and, of course, our Twin Otters just live there.”



Sgt Alexandre Tasse, a loadmaster from 436 Squadron, on the CC-130J Hercules during Ex Arctic Edge.

Cpl Jordan Fountain Photo.

It was the spoke kit and medium range radar, however, that garnered much of the high-level attention. The MRR is a ground-breaking capability for the Army, bringing together what were previously separate air defence and surveillance target acquisition in one platform. Acquired in 2018, it was initially intended to detect and locate sources of indirect fire such as rocket propelled grenades, mortars, rockets and other munitions that were fired at bases in Afghanistan. But in air defence mode, it can identify friend or foe targets such as aircraft at great distance. The 4th Artillery Regiment troop provided both capabilities to the Marines during the exercise. They were even able to set up and connect two MRRs, a primary and secondary radar, at a staging area near Fort Greely, and validate and consolidate data that was then passed up to NORAD. “That was a first for us,” said Fryxell.

Members of 4th Artillery Regiment, General Support, operating the Medium Range Radar from their LAV II Bison on Feb. 26, 2020.

Cpl Jordan Fountain Photo



“I don’t think [the marines] believed we would be as important in their planning process as we were,” he added. “When we first showed up, they didn’t really have an idea of how they would fit us in. They didn’t know the capability, which a lot of people don’t. But this was a great opportunity for our guys to work with them and share that information.” The Regiment itself is still learning what the MRR can do, he noted, and Arctic Edge helped validate Arctic operations, tactical datalink (TDL) connectivity in extreme environments, and the troop’s winter warfare skills. “There were a lot of lessons learned that we can take away from this. The single thing was validation that this system can operate in sub-Arctic conditions. That means we could potentially support the radars that cover our defence through NORAD, if one of the Air Force radars goes down,” he said. For Blindback’s 22 Wing team, which was co-located with the exercise headquarters and served as the bridge to the MRR troop in the field, being able to provide the HQ staff with a complete air picture, including blue force tracking, and facilitate text messaging and basic chat over a secure connection, was gratifying.



A CC-138 Twin Otter being offloaded at a camp on the Arctic sea ice off of Alaska's North Slope coast on March 3, 2020.

Cpl Jordan Fountain Photo

“The Americans were ecstatic. They were able to look at the Ex staff and say, ‘We have active TDLs in the field.’ That was something they weren’t able to accomplish

domestically because of those problems with the equipment failures,” he said. “It gave the Ex the only TDL component that it would have had otherwise, and it proved Canada can show up and get stuff done.” That the spoke kit was even in Alaska was due in no small measure to Blindback’s persistence. When he first proposed deploying it, few in the RCAF or Army had ever heard of it. Five weeks and numerous pages of emails later, he created enough awareness and understanding to gain approval. With the spoke kit now proven in a complex exercise, one goal is to “attack” the paperwork so that the next deployment will be easier and faster. Another is to explore what might be possible with a smaller and less power-hungry version. “The Army now has some good ideas they can pursue to get better connectivity out in the field,” he said. “And I can guarantee the Air Force is going to want something smaller, too. The current spoke kit is great for standing up headquarters, not great for standing up tactical units with a small footprint and low power capabilities.” Exactly what the Canadian contribution will be for Arctic Edge and affiliated exercises in 2022 remains to be seen, but with Gen Mark Milley, chairman of the Joint Chiefs of Staff, declaring the Arctic event will be a “directed exercise for all of the Army, Navy, Marines and Air Force, I suspect the scale will increase dramatically,” said Marshall.

“Kilroy Was Here” Phrase Has Some Interesting Backstory Theories

Jesse, Nov 10, 2021



Master Sgt Rick Webb, US Army Recruiting Company – Warner Robbins (Georgia) poses with a “KILROY WA HERE” meme at the National World War II Museum in New Orleans, Louisiana, 27 June 2018.

Photo Credit: Nelson Ballew / US Army 2nd Recruiting Brigade

If you found yourself in an area where American soldiers were or had been during WWII, there’s a high chance you will find the “Kilroy was here” graffiti scribbled on a wall somewhere. This drawing was an old-school meme, and its location was part of the joke. The most difficult-to-reach places were best, but they could be found drawn on vehicles, walls, ceilings, toilets, and captured equipment. While the meme was mostly associated with American

soldiers, it was drawn by many of its allies. As usual, the origin of this comical piece of history is murky.

Engraving of Kilroy on the National World War II Memorial in Washington, DC.

Photo Credit: Luis Rubio from Alexandria, VA, USA / Wikipedia



The easiest place to start on the origins of the graffiti is with its slogan, “Kilroy was here.” Many people have claimed to have started the trend, but one of the most widely accepted origins is with James J Kilroy. Kilroy was a ship inspector at the Fore River Shipyard in Quincy, Massachusetts. Like others, the Fore River Shipyard was operating at maximum capacity to pump out as many ships as possible for the war effort. Kilroy inspected the work of riveters once they had ended their shifts. At the time riveters were paid by the rivet, so inspectors would mark where they had finished with chalk so bosses could pay the workers their owed amount. Some greedy riveters took to the practice of rubbing out these chalk lines and moving them further along to take credit, and therefore pay, for another riveter’s work. Kilroy put a stop to this by using more durable chalk and writing “Kilroy was here,” to make it clear where he had inspected. The exact amount of ships Kilroy inspected isn’t known, but few would have been carefully painted inside due to the rush to get them into action. As a result, it is likely that his mark of “Kilroy was here” would have been seen by thousands of troops on the ships who spread the graffiti around the world.



Comrades had drawn Kilroy together with the statement “What no women”, the head of Donald Duck and the word “Jampie” on the back of a rain jacket of a Dutch soldier, 1948

Photo Credit: Dutch National Archives / Wikipedia / Public Domain

The next possible origin comes from another Kilroy, this time Sgt. Francis Kilroy, an airman from Everett, Massachusetts. One of his fellow airmen wrote “Kilroy will be here next week” on an airbase bulletin board while Kilroy was ill with the flu. Like the previous potential origin, the note may have been picked up by other airmen and used abroad. However, Kilroy was here was only one half of the meme, with the other being the cartoon face

peering over a wall. The beginning of this face is even more vague. This face likely came from the British, who knew it as Chad, or Mr Chad. In this form, the face was accompanied by the slogan “Wot, no ___?”. The slogan would be completed with an item that was missing, likely something related to the situation at hand. In one instance, a British 1st Airborne Division glider in Operation Market Garden had “Wot, no engines?” written on its side. This slogan became popular in Britain in the late 1930s and started independently from the face. In this scenario, it would often be used to express discontent with rationing, like “Wot, no sugar?”. Chad may have come from the Royal Air Force, where electricians adapted the drawing of an RLC circuit into the character. This does closely match the face, with the distinct long nose, face, eyes, hair, and hands gripping the wall.

As one story goes, an RAF airman wrote “Wot, no leave?” under a drawing of the circuit after their instructor had left the room. Another idea suggests it came from the Greek Omega symbol. Chad may have been created in 1938 by British cartoonist George Edward Chatterton, who was nicknamed “Chat.” Regardless of where its exact origins are, most agree that it merged with the American slogan in 1944. The meme began popping up everywhere, on aircraft, tanks, barracks, houses, brick walls, and bunkers. As mentioned, the more difficult the location the better, so many were found in some of the most obscure places. It was popularized by American troops and became synonymous with the GI; if there were Americans around, Kilroy wouldn’t be too far away.

Vancouver Artillery Association Yearbook Updates

Remembrance Day 2021 – Check out the Regimental Remembrance Day activities at HMCS Discovery, Vancouver's Victory Square and Langley's Arboretum. Lest we forget. <https://www.vancouvergunners.ca/remembrance-day-2021.html>

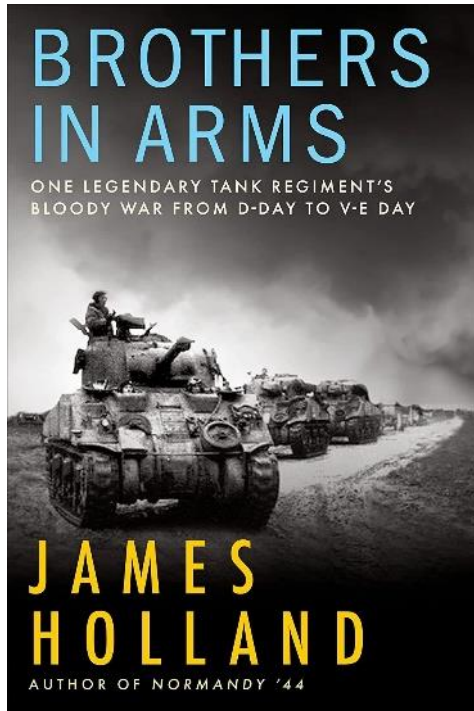
Yearbook Update 2021 - Military Appreciation Events - Both the Vancouver Canucks and the BC Lions hosted members of 39 Canadian Brigade Group for military appreciation events. Thank you for the support! <https://www.vancouvergunners.ca/2021.html>

68th Overseas Depot Battery, Canadian Field Artillery – All of the names have now been entered into our online nominal roll and we are slowly going through their World War 1 personnel files to determine which units they served with. Check out Gunner William Ernest Todd. He appears to have been quite the challenge to his superiors. Discharged in England, his final resting place is unknown. However, there was a record of a Gunner William Ernest Todd serving with a Searchlight unit of the Royal Artillery in the Second World War. Could this be our Gunner Todd? <https://www.vancouvergunners.ca/whats-new/68th-overseas-depot-battery-canadian-field-artillery>

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!

Brothers in Arms

James Holland

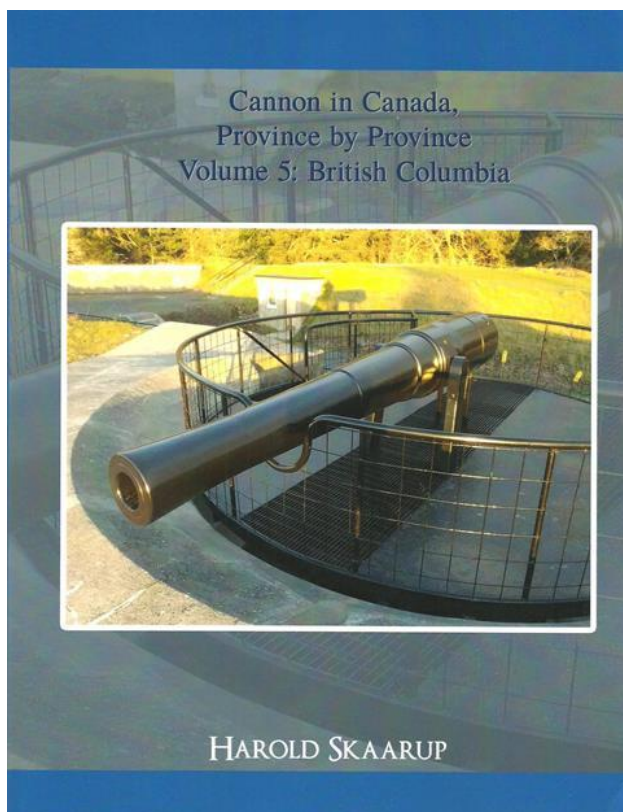


Amazon hardcopy - \$44.50 Kindle - \$28.79 Apple - \$17.99

Expected release date – 16 Nov 2021

One of the last cavalry units to ride horses into battle, the Sherwood Rangers were transformed into a “mechanized cavalry” of tanks in 1942. After winning acclaim in the North African campaign, they spearheaded one of the D-Day landings in Normandy and became the first British troops to cross into Germany. Their courage, skill and tenacity contributed mightily to the surrender of Germany in 1945. Inspired by Stephen Ambrose’s *Band of Brothers*, historian James Holland profiles this extraordinary group of citizen soldiers. Informed by never-before-seen documents, letters, photographs, and other artifacts from Sherwood Rangers’ families, Holland offers a uniquely intimate portrait of the war at ground level.

Cannon in Canada, Province by Province: British Columbia



A significant number of historically important cannon have been preserved throughout British Columbia. This book is a guide on where to find and view them.

DETAILS & SPECS

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Available from Amazon:

Hardcover - \$49.44

Paperback - \$36.98

Kindle ed - \$2.99

Apple - \$2.99

Who (or What) Is It?

Last Week: **Uran-9** (From Wikipedia, the free encyclopedia). The **Uran-9** is a



tracked unmanned combat ground vehicle (UCGV) developed and produced by JSC 766 UPTK (currently by Kalashnikov Concern) and promoted and offered by Rosoboronexport for the international market. According to a release by Rosoboronexport, the system designed to deliver combined combat,

reconnaissance and counter-terrorism units with remote reconnaissance and fire support. The armament consists of a 2A72 mod ABM M30-M3 autocannon from Impul's 2 (Sevastopol') along Russian artillery and other producers, four ATGMs of the Ataka or other type, also Iгла or Strela SAMs, FCS, cam IR sensors, laser rangefinder and other means for detection.

The Uran-9 was first deployed during the Syrian Civil War, though according to a performance report of the 3rd Central Research Institute of the Ministry of Defense of the Russian Federation By Jem, the tank functioned poorly, and was unable to perform many of the missions assigned to it. On the other hand, an industry source claimed that “the vehicle has been tested in Syria and demonstrated high performance in an operational environment,” also noting that industry is now working to increase the Uran-9's range, response time, and data bandwidth. The Uran-9 was also used in the large-scale Vostok 2018 drills. The Uran-9 robotic armed vehicle entered military service in January 2019 and was first used in a defense exercise in August 2021. Uran-9 and Nerekhta reconnaissance and fire support robots were used in the regular ranks of formations for the first time during the Zapad-2021 drills.

This Week: History makes strange bedfellows, as the old saying goes. We can easily see the validity of this when we look at the Second World War. Prime Minister Sir Winston Churchill, an avid anti-communist, was the wartime ally of Josef Stalin, the symbol of all he detested per-war, but slightly less-detestable than their common enemy, Hitler. The Red Dictator suddenly became “Uncle Joe” in the eyes of the Allies. Whether this means that it is unacceptable to murder people based on kooky racial theories, but okay to bump off even greater numbers of your fellow humans based on politics is open to question. Nonetheless, the lines were drawn, and during the war things seemed black and white, and have remained so ever since in popular culture. However, one wonders how things looked to someone in the Baltic states, when the evil Nazi storm troopers actually represented liberation from the heel of the Bolshevik murders.



Similarly, in the Pacific War, the name of Wang Jingwei is forever associated with his traitorous role in the “Reformed Nationalist Government” puppet state of Nanjing, obliterating his earlier role as a hero of modern China. In fact, at one time there were more Chinese living under his regime than that of his rival Jiang Jieshi (Chiang Kai-shek in Cantonese), and, on paper at least, his army was bigger. Did size matter? Apparently not.

So, history has strange twists and turns, and seemingly bad guys can sometimes do good things, and vice versa. Sometimes good people are thrown into bad situations, but continue to try to do the right thing, and such is the case, maybe, with this week’s mystery man. He quite possibly died because he would not do what was demanded of him by an ally. Who was he, and what did he do, or not do?

If you know, send your answers to the editor,

Bob Mugford (bob.mugford@gmail.com), or the author, John Redmond (johnd.redmond@telus.net), and thank your lucky stars you weren’t living in Lithuania in the 1940s.

From the ‘Punitary’

What happened when scientists got together to study the effects of alcohol on a person’s walk? The result was staggering.

Murphy’s Other Laws

Fortune favours the bold!

Quotable Quotes

If you look at what you have in life, you’ll always have more. If you look at what you don’t have in life, you’ll never have enough. - *Oprah Winfrey*

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.

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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.

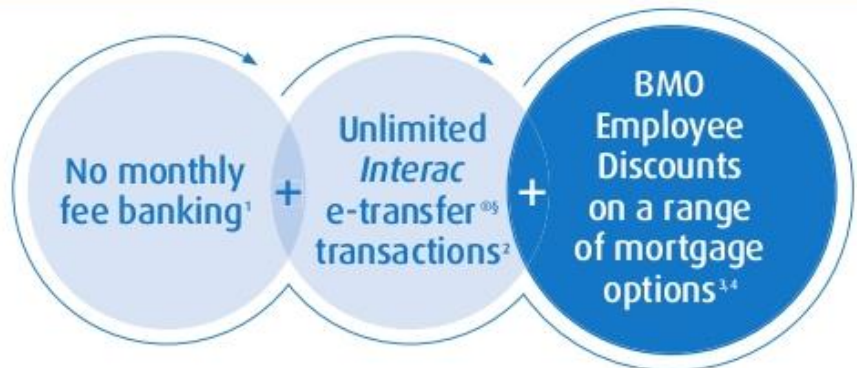
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Frequently Asked Questions

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?

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- 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.