

Van Arty Association and RUSI Van Members News Oct 26, 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)

Oct 27	Wednesday 'Zoom' Lunch meeting
Oct 31	Valour Canada Online Talk Series
Nov 03	Wednesday 'Zoom' Lunch meeting
Nov 07	Valour Canada Online Talk Series
Nov 10	Wednesday 'Zoom' Lunch meeting
Nov 14	Valour Canada Online Talk Series
Nov 17	Wednesday 'Zoom' Lunch meeting
Nov 18	RCAC Battle of Leliefontein Luncheon 2021

The Juno Beach Centre in France is Seeking Student Guides for 2022.

Guides must be a student in a postsecondary institution or having graduated within the last 3 years, and bi-lingual Eng-Fr. Être étudiant au niveau postsecondaire ou avoir reçu un diplôme universitaire depuis moins de trois ans. Et, bilingue

Application Details:

<https://www.junobeach.org/guide-program-application-details/>

<https://www.junobeach.org/fr/programme-de-guides-procedure-dapplication/>

- Applications for Period 1 (February 1st – August 31, 2022) must be submitted by November 9, 2021. There are 3* guides positions to fill at this period.

- Applications for Period 2 (April 4 – August 31, 2022) must be submitted by November 9, 2021. There are 1* guides positions to fill at this period.
- Applications for Period 3 (April 4 – October 31, 2022) must be submitted by November 9, 2021. There are 2* guides positions to fill at this period.

Contact: Catherine Quintal cquintal@junobeach.org or Nathalie Worthington cquintal@junobeach.org , or in Canada contact Alex Fitzgerald-Black alex@junobeach.org

Canada’s Logistics Vehicle Modernization Project

Rheinmetall partners with Navistar Defence Canada to bid for project
Vanguard Marcello Sukhdeo, October 6, 2021



Image: Team 45° North.

Rheinmetall Canada and Rheinmetall MAN Military Vehicles (RMMV) are partnering with Navistar Defence Canada to pursue Canada’s Logistics Vehicle Modernization (LVM) project. Named Team 45° North (45°N), the two military vehicle manufacturers will draw on over 200 years of combined expertise in developing technical solutions in the realm of defence and vehicle programmes in Canada. Team 45°N will offer the Canadian Army battle-tested trucks that are purpose-built for military use. According to the news release, with the team’s experience in various logistics vehicle solutions and in the execution of complex defence projects, it offers a low-risk, high-quality solution for Canada’s LVM project. Rheinmetall Canada, for decades, has been involved with the Canadian Armed Forces in several programmes. As a system integrator in the defence and security industry and a dependable provider of in-service support to large Canadian vehicle projects, Rheinmetall Canada is known for its collaborative approach in working with its customers throughout the full lifecycle of their programmes.

RMMV brings unique skills and deep knowledge to the team since it has successfully developed, built, and serviced military vehicles around the globe for more than a century. The company offers a complete range of services, including project management, systems engineering and integration, through-life support, repair and maintenance, as well as spares management. Navistar Defence Canada rounds out Team 45°N and brings significant experience in working with the Canadian government. The company delivered 1,300 militarized commercial-off-the-shelf (MilCOTS) vehicles to the Department of National Defence for the Medium Support Vehicle System (MSVS) project to support domestic and expeditionary missions. It continues to provide logistic support

through its vast parts and service network across Canada. The company also supplied the Royal Canadian Mounted Police (RCMP) with armoured personnel carriers to provide increased protection and rescue capabilities for RCMP officers and members of the public in high-risk situations.

Team 45°N plans to offer a comprehensive LVM solution that fulfills the Canadian Army's logistics mission profile, specifically designed to meet military requirements – durability, protection, payload capacity, mobility, and all-terrain capability. RMMV's HX series of tactical trucks already has a successful track record globally and has a well-established group of user nations, including Canada's close allies (Australia, New Zealand, and the United Kingdom) as well as other NATO nations (Germany, Norway, Denmark) and western countries (Austria, Sweden). These reliable military vehicles excel in all climates, are off road capable, and – most importantly – offer an unparalleled level of protection to soldiers. The combat-proven ready-to-use design can also be upgraded and modified according to specific customer needs. A true military off-the-shelf solution, the HX family of vehicles combines professional logistics with force mobility support and tactical special role applications, making it a reliable enabler for joint operations in complex environments. Navistar Defence Canada provides unrivalled domestic and expeditionary logistic vehicle solutions. Its vehicles are among the most versatile in the world. The flexible platforms are easily tailored to meet specific mission requirements and configured in several variants such as water tankers; petroleum, oil and lubricant trucks; general troop transporters; wreckers; dump trucks; heavy equipment transport trucks; and more. They have been used in recent natural disaster relief missions in Canada and have been a key logistics force-multiplier on the front lines in Iraq and Afghanistan. If selected, Team 45°N will draw on a coast-to-coast network of suppliers to help bolster a Canadian workforce and supply chain for the LVM project..

The Oil Patch Warriors of World War II

Don Slack & atlasobscura 19 Oct 2021

Seventy-five years ago this month, a Band of Roughnecks went abroad on a top secret mission into Robin Hood's stomping grounds to punch oil wells to help fuel England's war machines. A story that should make any oilman or woman proud.



The Oil Patch Warrior, A seven-foot bronze statue of a roughneck holding a four-foot pipe wrench stands near Nottingham England to honour the American oil men's assistance and sacrifice in the war. A replica was placed in Ardmore Oklahoma in 2001.

The Oil Patch Warrior is an evocative bronze statue which commemorates the 42 American oil drilling roughnecks who, during World War II, traveled to the famous Sherwood Forest in Nottinghamshire, England, to expand what was, in 1943, the United Kingdom's only productive oilfield. This was at a time when the country was desperate for oil because of the regular losses

of oil tankers to U-boats in the Battle of the Atlantic. In a Top-Secret operation 42 drillers were recruited from both Oklahoma and Texas and were all volunteers. Their companies had agreed to carry out the work at cost price. The drillers traveled across the Atlantic without incident on the RMS *Queen Elizabeth* in March 1943, but of their four drilling rigs, sent separately by cargo vessels, one was lost to a U-boat attack. The mission was kept top secret at the time.

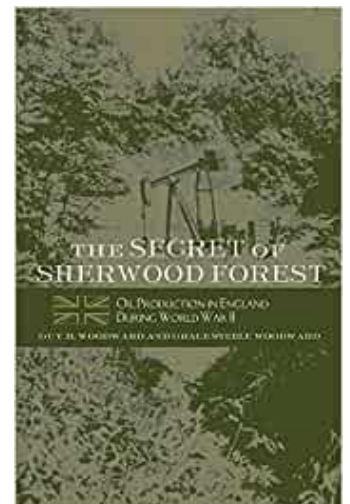
While in the UK, they were accommodated at Kelham Hall, an Anglican monastery at the time, now home to the recently relocated Duke's Wood Oil Museum, which tells the story of this secret operation. By drilling 106 wells (of which 94 were productive) between March 1943 and March 1944, they were able to increase the oilfield's output from 300 barrels per day to 3,000 barrels per day, making a massive contribution to the war effort. The total added wartime production to the field was 1.2 million barrels and the field continued production up to 1965, helping the country's post-war recovery. The total output from the field from 1939-1965 was 47 million barrels. Of the 42 Noble Drilling Company and Fain-Porter Drilling Company employees who traveled to England, 41 returned to the U.S. in 1944 but one, Texan derrick-hand Herman Douthit, was killed in a fall from a drilling derrick and became one of only 32 civilians to be buried in the American Military Cemetery near Cambridge (plot c, row 5, grave 21). Fittingly, he was buried with full military honors.



Kelham Hall. Dr Alan P Newman

1991 at the oilfield site in Duke's Wood near the village of Eakring but, in response to threats of theft and vandalism, has recently been relocated to take pride of place in a much more secure site at Rufford Abbey Country Park about four miles away. The Oklahoma version was installed in 2001. In 1991, the Noble Drilling Company funded a visit to Sherwood Forrest by 14 surviving members of the group for the dedication of the statue. In Nottinghamshire, the information board behind the sculpture's plinth provides details of the secret project, the people involved and further details on the Duke's Wood site and its associated museum (which has now moved to Kelham Hall but retains its name).

The Oil Patch Warrior statue, by American sculptor Jay O'Melia, is one of two copies of the life-sized bronze figure holding a four-foot pipe wrench. The other is in Ardmore, Oklahoma, where many of the volunteers came from. The English version of the statue was originally installed in



A book *"The Secret of Sherwood Forest: Oil Production in England During World War II"* by Guy Woodward & Grace Steele Woodward was published in 1973 and tells the obscure story of the American oil men who went to England to bore wells in a top-secret mission in March 1943.

Vancouver Artillery Association Yearbook Updates

Royal Canadian Artillery Association Annual General Meeting - Saturday, 23 October 2021– Your Vancouver Artillery Association President has handed over the reins of The Royal Canadian Artillery Association to Colonel (Ret'd) Bill Kalogerakis. It was a very busy three years as we brought the rca-arc.org website online and initiated the membership management system that allowed for the publication of the enhanced Canadian Gunner News and other features. The responsibilities now include the recruitment of executive members and the TD Meloche Monnex Insurance program. Would you like to be more involved in the RCAA? Have you checked out the RCAA Home insurance rates? Send me an email and we can start a conversation.
pastpres.rcaa.aarc@gmail.com

Nine O'Clock Gun – Back in 1956, the nine o'clock gun was silenced due to severe barrel wear. The 15th Field Regiment assumed its duties for a period of two weeks. Fast forward to 2021, the 9'o'clock gun has been silenced due to a fallen tree and no one seems to miss the nightly roar.
<https://www.vancouvergunners.ca/whats-new/nine-oclock-gun>

Corporal Helmcken Diary – The battery has moved to the front and received it's first shelling from the Germans. The digging of gun pits becomes a high priority..
<https://www.vancouvergunners.ca/helmcken-diary.html>

Yearbook Update – 1990 - Another set of photos from the 15th Field Artillery Regiment Museum & Archives. Amazing work bringing the #1 gun emplacement back into view.
<https://www.vancouvergunners.ca/point-grey-1990.html>

Yearbook Update – 1959 – Check out the news clippings uploaded today to the 1959 Yearbook. It was a busy year! National Survival and the amalgamation of the 15th Field Regiment and the 43rd Medium Anti-Aircraft Regiments. The graduation of a student militia course and one of our members was in hiding from immigration. <https://www.vancouvergunners.ca/1959.html>

Yearbook Update – 1958– Summer Camp was on Vancouver Island for the 43rd and Shilo for the 15th. National Survival is the major activity. Officers Mess activity continues to make the news. Check out the [43rd in 1958](#) here, the [15th Field in 1958](#) here and items concerning both units here. <https://www.vancouvergunners.ca/1958.html>

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!

Who (or What) Is It?

Last Week: During World War II, an American flight nurse was captured, becoming the only female U.S. military member held prisoner of war in the European Theater. Her name was Lt Reba Z Whittle. In 1943, Whittle joined the Army Air Forces School of Air Evacuation, where she trained as a flight nurse. It would be just over a year later when Whittle would find herself wounded as the result of a crash, before being taken prisoner by German soldiers.



During flight nurse training, Whittle learned to attend to patients in the absence of a physician. She trained to treat pain, bleeding and shock. Whittle graduated in November 1943 and began flying on missions in January 1944. Until the time of her capture in September 1944, Whittle logged over 500 hours of flight time and flew on 40 missions.

The fateful day was Sept 27, 1944. Whittle was on a mission to gather casualties in St Trond, Belgium. Without time to react, Whittle's C-47 Skytrain was attacked and crashed to the ground. One pilot was killed and the other was badly injured. Whittle's surgical technician was also wounded, and Whittle suffered a concussion. As they crawled out of the wreckage, the crew was captured by enemy soldiers. The crew was treated for their immediate injuries in a neighboring village before taken to a nearby hospital. It is reported that a German doctor told Whittle, "(It is) too bad having a woman as you are the first one and no one knows exactly what to do." After being taken to an interrogation center north of Frankfurt, Whittle was separated from her crew and transferred to a prison camp hospital, which provided immediate aid to wounded prisoners. In the prison camp, Whittle remained isolated in her cell when she was not treating fellow prisoners, until her release was negotiated in January 1945.

On August 3, 1945 she married Lieutenant Colonel Stanley W Tobiason at Hamilton Field, and then applied to be released from active duty. On August 31, 1945, she appeared before a Disposition Board which determined her to be fully qualified for military service. Her orders stated, "Release from Active Duty is not by reason of physical disability." She was discharged on January 13, 1946. Whittle continued to suffer from an assortment of physical and psychiatric problems. She sought compensation from the Veterans Administration, and in 1950 began a series of appeals for military medical retirement. Despite diagnoses of post-traumatic encephalopathy, chronic severe anxiety reaction, and early lumbosacral arthritis, her appeals were denied. Finally, in January 1954 the Army Physical Disability Appeal Board agreed that she was relieved from active duty by reason of physical disability, and thus eligible for retirement pay benefits, but as her disability was not "combat incurred", it was backdated only to the time of her application, April 1952. Her retroactive pay amounted to \$3,780. After another review of her case an additional \$999 was added. Had she received retroactive pay from the date of her discharge in 1946 it would have totaled \$13,760. In 1960 she appealed for the full amount of retroactive pay, but this was rejected. Whittle made no further attempts to pursue her case. She and Colonel Tobiason had two sons, one of whom became a Naval Aviator and served in Vietnam. Reba Whittle Tobiason died of cancer on January 26, 1981. In April 1983, Colonel Tobiason wrote to the Department of the Army following the announcement of the honoring of the Army and Navy nurses captured and imprisoned by the Japanese, which stated that the Department of Defense and

the Veterans Administration knew of no other American military women to have been taken prisoner. On September 2, 1983, Reba Z Whittle was finally given official prisoner of war status. In 1997, she was posthumously awarded the Prisoner of War Medal. Whittle was awarded the Purple Heart for injuries sustained during the crash and later promoted to first lieutenant. On Sept 2, 1983, Whittle was given the status of official POW.

This Week: Our quest for something interesting to keep our three or four readers amused during the plague gets a boost from a new device called, I think, Your Tube, or something similar. Every evening, I have my man turn on the electronic calculating engine that sits in my library (the one in the south wing of the house) and have him scroll through the amusing offerings of this technological marvel. His efforts resulted in a rather unusual pairing of aeroplanes recently, which are shown below. Many of you will recognize both, but, should you not, let me enlighten you.



The first is the venerable Polikarpov Po-2, a sturdy little biplane that was used by many of our Soviet Socialist friends in the past, often to slowly, but silently (switching off the engine) drop bombs on the evil Fascists. That was when we fought a common enemy. Going ahead a few years we come to the

American F-94, a 1950s aircraft of the United States Air Force, which saw combat in a war which featured the first jet-on-jet action, against the Commie hoards (we came out on top, naturally). Should you want to see what this was all about, one can do no better than the 1958 Hollywood film “The Hunters”, which my little buddy George and I were convinced was a documentary when we saw it (and proceeded to imitate Sabre jets in the playground of our Ottawa suburban elementary school, using girls as MiG targets).



These are two very different flying machines, yet there is a surprising connection between the two. Can you, dear erudite reader, tell us what that is? If so, please contact Bob “Ace” Mugford (bob.mugford@gmail.com), or John “Brylcreem” Redmond (johnd._redmond@telus.net).

From the ‘Punitentary’

Why did the chicken cross the playground? To get to the other slide.

Murphy’s Other Laws

All things are difficult before they are easy.

Quotable Quotes

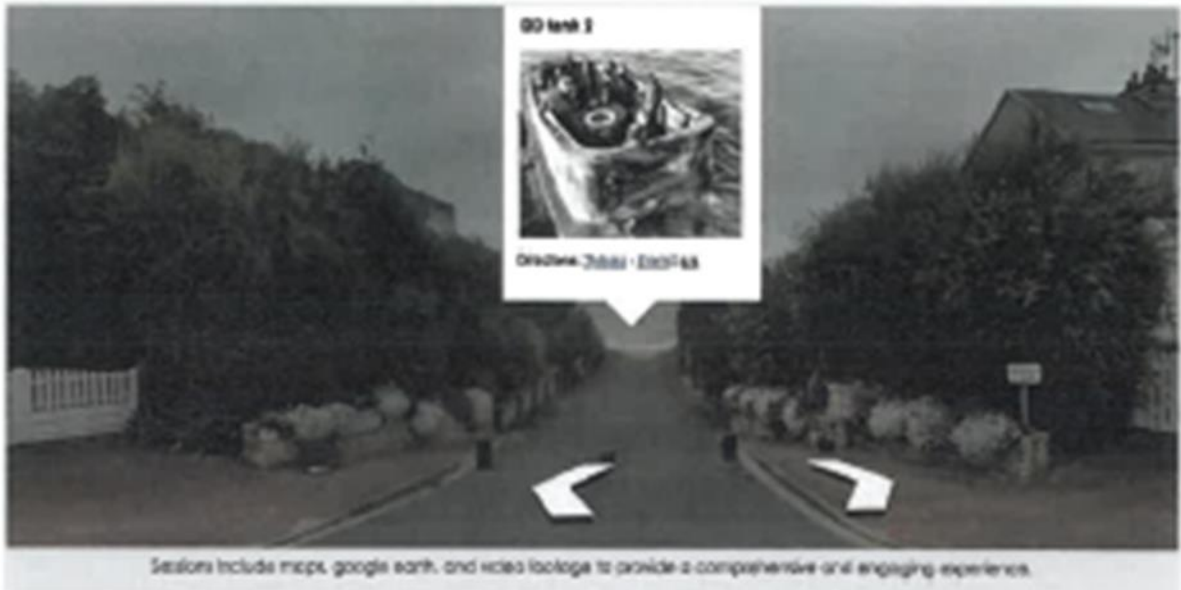
The greatest glory in living lies not in never falling, but in rising every time we fall.
-Nelson Mandela

Valour Canada Online Talk Series

*As we approach Remembrance Day, please join us for an online education series
honouring Canada's military history.*

ONLINE TALK SERIES

Hosted by Sean Claxton and Alexander Braun



Available sessions (via Zoom):

- | | |
|---|-----------------------------|
| • Operation Overlord: Preparation & Assault on Juno Beach | October 24th, 1100 hrs MST |
| • Beachhead Battles & Taking Caen | October 31st, 1100 hrs MST |
| • South of Caen & Push to Falaise | November 7th, 1100 hrs MST |
| • Closing the Gap | November 14th, 1100 hrs MST |

Admission: FREE

To register, please email: contact@valourcanada.ca with the date and session you would like to attend.



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.



ROYAL CANADIAN ARMoured CORPS (CAVALRY)

BATTLE OF LELIEFONTEIN LUNCHEON 2021

You and your guests are most cordially invited to attend the annual Leliefontein Luncheon to commemorate the Royal Canadian Dragoon's battle in South Africa on 7 November 1900

THE LUNCHEON WILL COMMENCE AT 1100HRS AND CONCLUDE AT APPROXIMATELY 1400HRS TO MEET FERRY SCHEDULES.

ALL LEFT COAST LANCERS, BLACK HATS AND SUPPORTING ARMS WELCOME

THURSDAY, 18 NOVEMBER 2021

AT

SIDNEY NORTH SAANICH YACHT CLUB
1949 MARINA WAY
NORTH SAANICH,
BRITISH COLUMBIA, CANADA

DRESS

Suggested - jacket and tie

Mandatory - Mask. Vaccination Certificate

TARIFF

\$35.00 (TBC)

RSVP

David Scandrett - Tang014@outlook.com

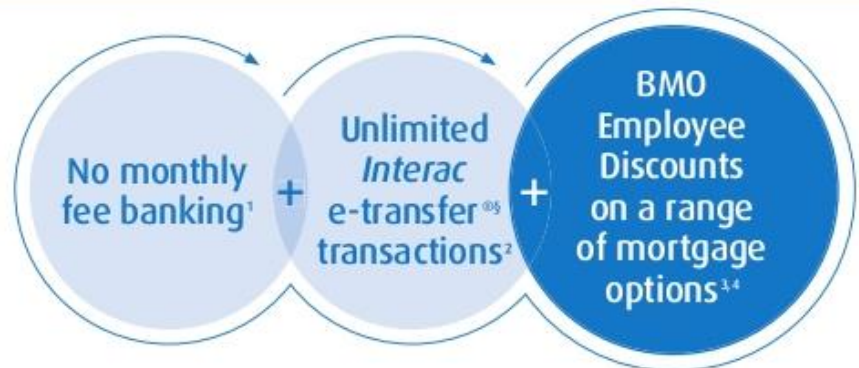
Bank of Montreal

The official bank of the Defence Community

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

- Save money with a Performance Plan chequing account with no monthly fees¹
- Unlimited Interac e-transfer⁵⁵ 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 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 Intersections Inc. Sigma Loyalty Group and Intersections 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 Intersections 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.