

Van Arty Association and RUSI Van Members News June 29, 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)

- Jun 30** Wednesday ‘Zoom’ Lunch meeting
Juno Beach Online Historical Tour - The View from Point 67
- Jul 07** Wednesday ‘Zoom’ Lunch meeting
- Jul 14** Wednesday ‘Zoom’ Lunch meeting
Juno Beach Online Historical Tour

With a Few Guns – Canadian Gunners in Afghanistan

The RCAA has commissioned a new book to tell the story of Canadian Gunners in Afghanistan and is requesting assistance from members. See information in the Poster section.

RCAF Biocontainment System Helping Transport Manitoba COVID Patients

Chris Thatcher | June 18, 2021

With admissions to intensive care units (ICUs) overwhelming Manitoba hospitals in early June, a newly acquired Royal Canadian Air Force (RCAF) capability has been vital to airlifting critically ill, COVID-infected patients to hospitals in other provinces. Over seven flights this month, the RCAF has transported nine patients from Manitoba to Ontario and Alberta within its



Aeromedical Biocontainment Evacuation System (ABES), a sea container-like unit on board a CC-130J Hercules.

The ABES was designed and built specifically for the CC-177 Globemaster and CC-130J Hercules.

MCpl Darcy Lefebvre Photo

Acquired in mid-2020, the ABES is part of a \$7.3 million investment in three specialized

biocontainment transport systems operated by the Aeromedical Evacuation Flight (AEF) at 8 Wing Trenton, Ontario. The other two are an Aeromedical Single Isolation Biocontainment Unit (ASIBU), or EpiShuttle, that keeps a patient isolated in a plastic bubble-like container while still allowing medical personnel access to provide treatment; and a Disposable Isolation Single Biocontainment Unit, a one-time-use version of the ASIBU. “This was done to make sure we could take care of [Canadian Armed Forces (CAF) personnel] with COVID or other infectious diseases,” explained LCol Richard Hannah, 1 Canadian Air Division Flight Surgeon to whom the AEF reports.

The airlift of civilian patients to relieve overstressed ICUs, however, has been among the first uses of the ABES. The ABSIU and disposal unit can fit into almost any aircraft in the RCAF inventory, including the CC-144 Challenger jet and any of the tactical aviation, search-and-rescue or maritime helicopters. The ABES was designed and built specifically for the CC-177 Globemaster and CC-130J Hercules. The container was first used to transport a COVID-infected CAF member and four of his family members from an international deployment, but its recent employment has been as part of Task Force Bison, a standby response under Operation Laser to support Manitoba health services. Op Laser is the ongoing CAF global response to the pandemic. The RCAF has also deployed an Air Task Force under Operation Vector to transport CAF medical personnel and other government officials in support of vaccinations in remote First Nations communities across northern Manitoba.

Members of the Aeromedical Training Flight conduct drills in support of Operation Laser, utilizing the Aeromedical Biocontainment System (ABES) loaded inside of a CC-130 Hercules at 17 Wing, Winnipeg, Manitoba. Cpl Eric Greico Photo



Over a number of days, aircrews with 436 Transport Squadron conducted five flights with the CC-130J, carrying single patients to Ontario, and two flights with multiple patients to Ottawa and Calgary. “That is pushing it close

to the limit of what it was designed to do,” said Hannah. “We didn’t want to put four patients in the ABES all at once the first time out the gate. Two was a good number for how ill those patients were. You also need a lot of medical staff to care for them.” The hunt for a safe way to transport infectious patients has been ongoing since 2014 when the CAF deployed a medical unit to Sierra Leone to assist in the fight against a devastating Ebola virus outbreak in West Africa. How to bring home a potentially infected and highly contagious team member quickly became a priority. The interim solution, on standby if needed, was a military ambulance in the back of a CC-177.

In 2017, the CAF began the process of acquiring a more permanent solution developed in the United States, but problems detected with the system led to the project’s cancellation. While the Air Force avoided making “a bad buy,” the process left the RCAF “back at square one trying to procure another biocontainment device,” Hannah acknowledged. As COVID-19 began spreading across the globe in early 2020, the effort renewed with some urgency to secure a system that could protect aircrews and aircraft from patients with a contagious disease. The key criterium was flexibility, said Hannah. While the container would have to fit on a larger aircraft for global transport and between major centers in Canada, it would also need to work in a smaller airframe like the Hercules, landing and taking off on shorter runways in remote communities.



MCpl Darcy Lefebvre Photo

Working with the winning bidder, Knight Aerospace of San Antonio, Texas, the RCAF procured an ABES configurable for up to four patient beds or as many as 16 passengers, or “any combination of the two,” said Hannah. “As you add seats, you lose beds, and vice versa.” The

container is able to maintain negative pressure throughout a long flight and uses an advanced air filtration system to prevent contamination of the aircraft. A vestibule inside the container allows medical teams to change into and out of protective equipment and decontaminate before exiting the system. “The ABES is phenomenal, especially for the really sick critical care patients,” he said. “The medical crews that I speak with are all very happy with it. Like any new equipment, there are maybe little things they would change – making the bed slightly lower or changing the sound the phone makes because it is similar to the sound of an alarm on a ventilator – but functionally it works great.”

While a typical medical team would include a critical care nurse and critical care physician for each patient, as well as support staff such as a general duty nurse and, in some cases, a general duty physician, the team will be tailored to the condition and number of patients and the length of the flight, Hannah observed. “We’ll make sure we have the right team with the right qualifications and the right experience.” The AEF maintains a year-round, short-notice response for medical evacuations, ready to deploy within 12 to 72 hours. But Task Force Bison is on standby to move in as few as four hours, if necessary, he said. “For us, it is not really a change in

our [overall] posture. If we need the ABES, we would use it.” The ABES currently takes “several hours” to install in the back of an aircraft, but that time requirement will likely decrease as loadmasters become more familiar with the new system. After each mission, the CC-130 has returned to Trenton for deep cleaning – “we clean the ABES just like a hospital room.” Though it is labeled a biocontainment device, Hannah is now thinking of it as “an aeromedical evacuation device that happens to do biocontainment. It is far more comfortable than operating in the back of a cargo aircraft. It certainly helps with regulating temperature and noise and vibration. It is like a hospital room in the back of the airplane.” Even if patients are not infectious, the ABES might still be the best method of transporting them, he stressed. “I don’t think this thing is going to sit on a shelf somewhere waiting for the next pandemic. My intention would be to use it for any mission that we are going to fly a patient on a C-17 [or] CC-130.”

1940s LVT Buffalo Dug Up in Remarkable Condition in the UK

Jesse, Guest Author War History Online Jun 22, 2021



Photo Credit: Joe Giddens/PA Images via Getty Images

A WWII armored vehicle has been uncovered near Peterborough, Cambridgeshire, after spending 74 years buried underground. The vehicle is a WWII LVT-4 Buffalo, also known as an “amtrac.” Daniel Abbott has been searching for the missing vehicle for three years and is happy to have finally found and uncovered it. “I’m over the moon with what we’ve achieved — it’s very exciting. We’ve spent five days digging and we’re nearly there,” he said. “We’ve had to do a lot of digging by hand, as well as using a machine from the North Level Drainage Board.”

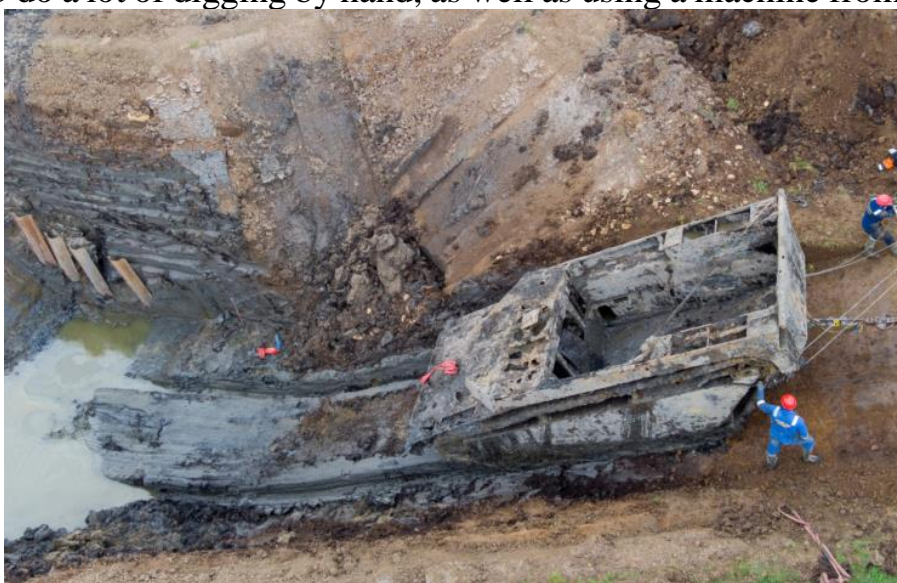
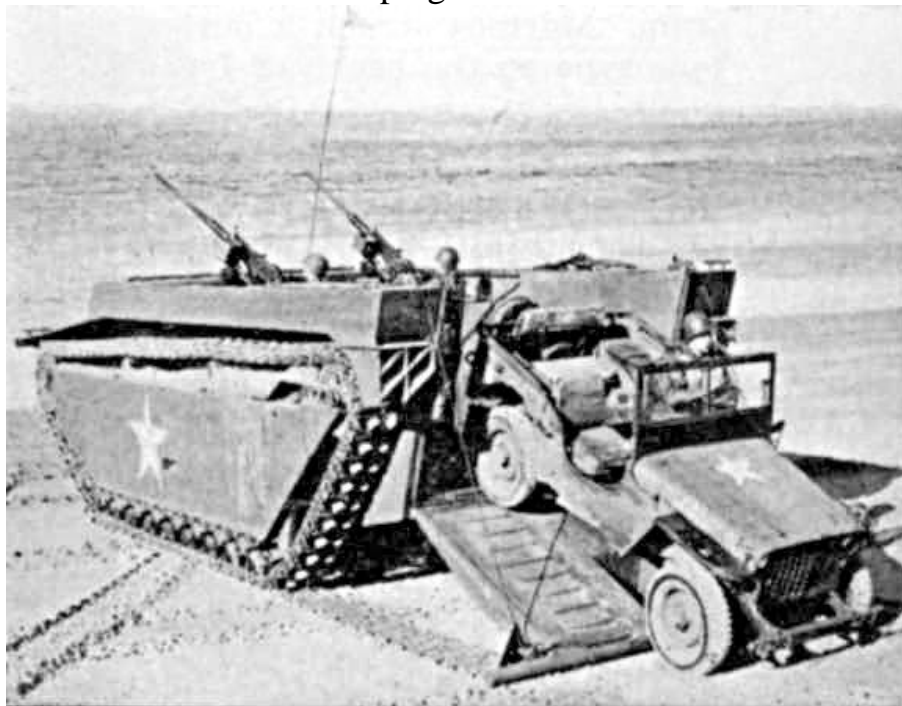


Photo Credit: Joe Giddens/PA Images via Getty Images

The Buffalo was lost in 1947 while being used to contain major flooding in the area that same year. The nearby River Welland burst its banks after a heavy snowfall, sudden thaw, and heavy rain, resulting in the flooding of 30,000 acres of land. There was a

worrying risk that if the flood wasn't contained, it would easily destroy crops in the surrounding area, which is very flat. The military was brought in to help, and they provided about 16 Buffalos that were to be used to quite literally plug the gap in the River Welland's banks, while efforts were made to pump away the floodwater. As part of the makeshift dam, five of the Buffalos were washed away by the flow of the water. Only one of these was recovered, while another two fell into fishing pits. The last two sunk deep into the ground where they were lost until now. The LVT Buffalo was an amphibious vehicle used to great effect throughout WWII. It began its life in the 1930s as the Alligator, designed by engineer and inventor Donald Roebling as a civilian search and rescue vehicle for swampy terrain that conventional boats and land vehicles couldn't pass. He was approached by the U.S. military after they had caught wind of the design, and they were interested in developing it further for their own uses.



LVT-4 unloading a Jeep.
(Photo Credit: Wikimedia Commons)

To begin with, Roebling didn't want the military to use his design, as he had intended it for peaceful missions, but he was convinced after the war in Europe began. The military suggested some changes to adapt it to their needs and improve its seaworthiness. They entered production in 1941 as the LVT (Landing Vehicle Tracked). The LVT could carry troops or equipment in its cargo bay from a ship, across the water, and directly onto a beach, where it could still operate on land. It was powered by a 250 horsepower Continental W670 radial engine that gave it a top speed of 25 mph on land and 6.8 mph in water. The military originally only wanted to use it as a cargo transport, but over the course of the war, the design evolved to accommodate increasingly combative roles. Over 18,000 were built in total, with the LVT-4 Buffalo by far the most numerous, the same type that has been recovered in Cambridgeshire. The LVT-4 was arguably the definitive variant. This version moved the engine forward and placed a ramp at the back that opens and closes to allow troops to embark and disembark. Previously, troops would have to climb over the sides of the vehicle. It took the team 10 days to remove the Buffalo, which has rested under 30 feet of clay and peat for over 70 years. The vehicle is in remarkable condition, most likely preserved by the low oxygen and highly acidic environment created by the peat. The vehicles that were used to contain the River Welland flooding were used to cross the River Rhine in 1945.



Photo Credit: Joe Giddens/PA Images via Getty Images

“We can’t get over and express how well this machine has kept within the clay and the peat and it has survived all these years to give us the best example we have here,” Abbott said. “I’ve always wanted to get one of the tanks out before the 75th anniversary of the floods and we started planning this a couple of years ago.” “We found the gun mount first and it’s in fantastic condition for its age. “The tank seems to have been well preserved in the clay. Once we’ve winched it out we will assess it, then hopefully we will eventually be able to put it in a nice shed in the town and make a museum. “It’s been in Crowland for 74 years and it’s part of the town’s history.” The preservation of the Buffalo is so good that its rear door still works, and has prompted the idea of a potential full restoration

Vancouver Artillery Association Yearbook Updates

Sergeant Patterson - Our sympathy goes out to the family and friends on the passing of Sergeant Glenn Michael Patterson on 16 June 2021. Glenn passed away of heart failure after a long pulmonary illness. He transferred to the 15th Field Artillery Regiment, RCA as a Gunner from the 3rd Regiment Royal Canadian Horse Artillery in 1971. He remained with the unit until 1976 during which he completed his Junior NCO course in Albert Head and subsequent courses required to be promoted to Sergeant. <https://www.vancouvergunners.ca/obituaries-2021.html>

Canada Day parade – 1 July 2021 The parade is still scheduled for Thursday in Aldergrove! The ILTIS will be there and there will be a few other familiar faces driving some other historic vehicles. <http://canadaparade.ca/>

Yorke Island War Diaries – Additional diaries are now online at <https://www.vancouvergunners.ca/war-diaries---yorke.html> Check out the latest uploads:

September 1941 - Major Piercy Officer Commanding. Check out the bring to rounds reports and the initiation of the 85th and 31st batteries rotations. There were warnings in Part I Orders regarding drunkenness, precautions against trench mouth and soap conservation.

April 1942 - Major Rix Officer Commanding. The latest holiday movies are played in the Mess Hall - *The Doctor Takes a Wife* and *The Amazing Mr. Williams*. Courts of Inquiry are convened to look into the Gnr Apostoliuk injury and damage to C.A.S.L. S/L #55. There is a stern warning

posted in Part I orders 11 April regarding the continual and unwarranted breakage of strikers on 6 Pdr. There have been different variations of saluting reported in Vancouver and an attitude of slovenliness on Yorke Island.

June 1942 - Major Rix Officer Commanding. It appears that the blank side of old orders were recycled providing something similar to a throwback Thursday. Dutch Harbour and Estevan were reported bombed, and a complete coast blackout was imposed with all leave canceled. Movies in the Mess Hall included *Convoy*, *Blondie meets the Boss*, and *I was a Prisoner on Devils Island*. Two Bofors anti-aircraft guns arrived, 4.7” gun dismantling began and the first 6” gun arrived.

Yorke Island Expedition – 14 – 18 July 2021 - With the lifting of the BC COVID travel restrictions, there is an opportunity to organize an expedition to Yorke Island in July! Tentative plans would include:

- A- Assessment of rock facade with focused photographs of damage, and
- B - Creation of photographs depicting today's view of historic Yorke Island photos (a collection of then and now pictures)

Interested in joining the expedition? There will be costs for the ferry, transportation, food and lodging. You will need to bring along a rucksack with sleeping bag and camping gear. Donations to help defray the costs would be appreciated. <https://www.vancouvergunners.ca/whats-new/yorke-island-july-2021>

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: The **Short SB.6 Seamew** was a British aircraft designed in 1951 by David Keith-Lucas of Shorts as a lightweight anti-submarine platform to replace the Royal Navy Fleet Air Arm (FAA)'s Grumman Avenger AS 4 with the Reserve branch of the service. It first flew on 23 August 1953, but, due to poor performance coupled with shifting defence doctrine, it never reached service and only 24 production aircraft had flown before the project was cancelled. It has been described as a "camel amongst race-horses".



This Week: Well, since in my non-paying “job” I am associated with an artillery museum, that of the famous “Fierce Fightin’ Fifteenth”, as our southern cousins might call the regiment, it is my duty to sometimes present photos of large, green, khaki, or olive-drab steel things that make considerable noise. Hence, we present you a most interesting piece of ordnance, one upon which one set of wheels seems to have been put upside down. Additionally, the cradle seems to have combined bits from an old 3.7” AA gun and an oil drilling rig. Actually, given the likelihood of

the owners of this item having to use it in anger, plus the virtual lack of natural resources in their country, that might be a good idea. It would certainly give the term “dual purpose gun” a new meaning.

So, that is the only hint you will be given this week, other than to note that nowhere in the nation



which this gun serves is there any topography even remotely like that shown in the photo. If you are intrigued, and think you have the answer to what this beast is, let the editor, Bob Mugford (bob.mugford@outlook.com), or the author, John Redmond (johnd.redmond@telus.net) know. By the way, thanks to young reader Cadet (ret'd) Stuart McDonald for putting this photo in our virtual mailbox. He has actually visited this gun's country and tasted their deliciously spicy food.

From the 'Punitary'

What creature has the smallest appetite? A moth; it just eats holes.

Murphy's Other Laws

Luck is when preparation meets opportunity.

Quotable Quotes

One does not discover new lands without consenting to lose sight of the shore for a very long time. - *André Gide*

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


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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.

With a Few Guns – Canadian Gunners in Afghanistan



“With A Few Guns”






Canadian Gunners in Afghanistan

Author: Lieutenant-Colonel (Retired) Brian Reid, CD

What is it?

- Print and ebook
- Your stories and experiences from 2001 to 2014
- Capture what we did and what we learned
- Pass on our history to all



We need your help!

To complete this project we need people that can dedicate some time and skill for:

- Research
- Editing
- Production and archiving
- Communications
- Web design

What are we looking for?

- Your stories, anecdotes, memories and thoughts
- Contacts for others who want to share stories

Who do you need to call?

Just pop us an email at:
WithAFewGuns@gmail.com



“Avec quelques canons”





Artilleurs canadiens en Afghanistan

Auteur : Lieutenant Colonel (retraité) Brian Reid, CD

Le projet est ?

- Un livre imprimé et numérique
- Vos histoires et expériences de 2001 à 2014
- De capturer ce que nous avons fait et ce que nous avons appris
- De transmettre notre histoire à tous



Nous avons besoin de votre aide !

Pour mener à bien ce projet, nous avons besoin de personnes pouvant consacrer du temps et leurs compétences pour :

- La recherche
- L'édition
- La production et l'archivage
- La communication
- La création de sites web

Que cherchons-nous ?

- Vos histoires, anecdotes, souvenirs et réflexions
- À rejoindre ceux qui souhaiteraient partager des histoires

Qui devez-vous appeler ?

Un petit courriel à :
avecquelquescanons@gmail.com

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JUNO BEACH CENTRE

Register Now for the Maple Leaf Route Webinar Series!

Inscrivez-vous maintenant à la série de webinaires « *Maple Leaf Route* » !

(Seulement en anglais)



Hosted by the [Laurier Centre for Military Strategic and Disarmament Studies](#), and in partnership with the [Canadian Battlefields Foundation](#) and the [Gregg Centre for the Study of War and Society](#), Juno Beach Centre Association is pleased to announce the Maple Leaf Route Webinar Series. Every two weeks from May to September, we will be following Canadian and British Commonwealth soldiers as they landed on D-Day in June 1944 and fought their way inland at the Battle of Normandy.

Registration is **FREE** and required for all webinars. Once you have registered, you will receive a confirmation e-mail containing a link to the webinar. All webinars begin at 7:00pm Eastern Time (ET) and are approximately 90 minutes in length. The webinar series will only be available in English. We apologize for any disappointment.

If you have any questions about the Maple Leaf Route Webinar Series, please e-mail Eric at eric.story@canadianmilitaryhistory.ca.

We look forward to seeing you at one of our webinars!

Organisée par le [Laurier Centre for Military Strategic and Disarmament Studies](#), et en partenariat avec la [Canadian Battlefields Foundation](#) et le [Gregg Centre for the Study of War and Society](#), l'Association Centre Juno Beach est heureux d'annoncer la série de webinaires « *Maple Leaf Route* ». Toutes les deux semaines, de mai à septembre, nous suivrons les soldats

canadiens et britanniques du Commonwealth qui débarquèrent le jour J en juin 1944 et se sont frayés un chemin à l'intérieur des terres lors de la bataille de Normandie.

L'inscription est **GRATUITE** et obligatoire pour tous les webinaires. Une fois inscrit, vous recevrez un e-mail de confirmation contenant un lien vers le webinaire. Tous les webinaires commencent à 19 h 00, heure de l'Est (HE) et durent environ 90 minutes. La série de webinaires ne sera disponible qu'en anglais; nous nous excusons pour toute déception.

Si vous avez des questions sur la série de webinaires « *Maple Leaf Route* », veuillez envoyer un courriel à Eric à eric.story@canadianmilitaryhistory.ca.

Nous avons hâte de vous voir à l'un de nos webinaires!



THE AIR SUPPORT ROLLERCOASTER: CANADIAN SOLDIERS' MORALE IN NORMANDY

Alexander Fitzgerald-Black, Juno Beach Centre Association*

July 14th at 7:00 pm ET (le 14 juillet à 19 h 00 h HE)

[Register / Inscrivez-vous](#)



“J’IRAI REVOIR MA NORMANDIE”: FRENCH-CANADIAN INFANTRY UNITS IN NORMANDY

Dr. Caroline D'amours, Parks Canada

July 28th at 7:00 pm ET (le 28 juillet à 19 h 00 h HE)

[Register / Inscrivez-vous](#)



CANADIAN ARMY OFFICER DISCIPLINE AND MARTIAL JUSTICE, 1944–45

Matthew Barrett, Canadian War Museum

August 11th at 7:00 pm ET (le 11 août à 19 h 00 h HE)

[Register / Inscrivez-vous](#)



THE CANADIANS IN NORMANDY: ANOTHER GO-AROUND

Geoff Hayes, University of Waterloo

September 8 at 7:00 pm ET (le 8 septembre à 19 h 00 h HE)

[Register / Inscrivez-vous](#)



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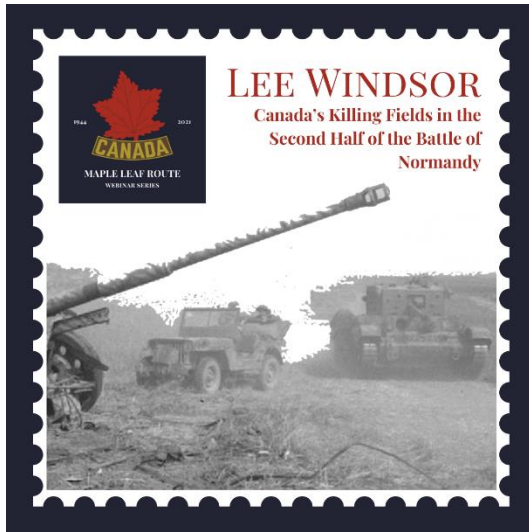
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MAPLE LEAF ROUTE
WEBINAR SERIES

1944 2021

Hosted by the [Laurier Centre for Military Strategic and Disarmament Studies](#) in partnership with the [Canadian Battlefields Foundation](#), the [Gregg Centre for the Study of War and Society](#) and the [Juno Beach Centre Association](#), the Maple Leaf Route Webinar Series follows Canadian and British Commonwealth soldiers as they landed on D-Day in June 1944 and fought their way inland at the Battle of Normandy.

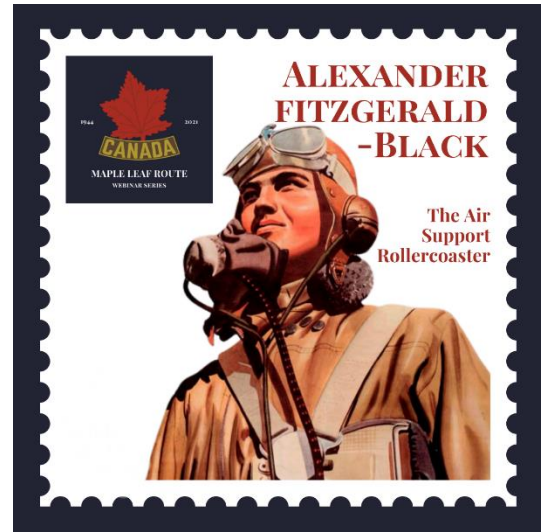
Registration is **FREE** and required for all webinars. Don't miss the next two webinars in this fascinating series:



The View from Point 67: Canada's Killing Zone in the Second Half of the Battle of Normandy

The Canadian Battlefields Foundation (CBF) viewing area and memorial site at Point 67 is the launch pad for Lee Windsor's webinar on the Canadian Army's experience in July and August 1944 when ground force commitments quadrupled and combat intensified. The location fuels red hot discussions of how the second half of the Battle of Normandy matters in Canada's history.

June 30th at 7:30 pm ET | Register [HERE](#)



The Air Support Rollercoaster: Canadian Soldiers' Morale in Normandy

Canadian war diaries and memoirs of fighting on the ground contain myriad compliments and criticisms about what the Allied air force was doing during the Battle of Normandy. The peaks and valleys present an undulating curve of Canadian soldiers' morale in Normandy. The Juno Beach Centre Association's own resident historian, Alex Fitzgerald-Black, will examine this "rollercoaster" in a sweeping tour of Canadian army operations from Juno Beach to the Falaise Gap.

July 14th at 7:30 pm ET | Register [HERE](#)

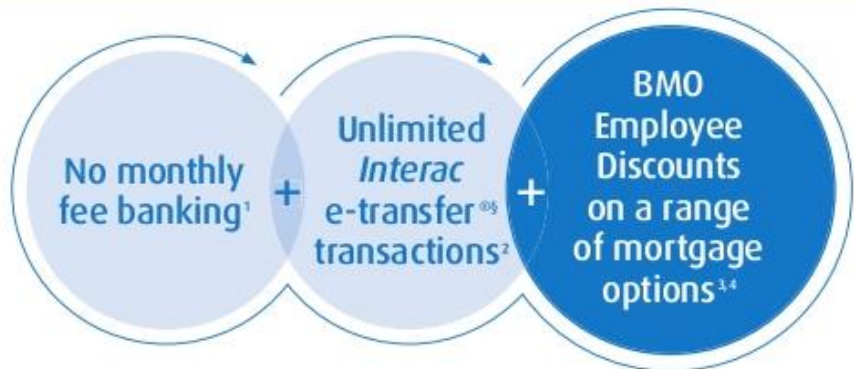
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Frequently Asked Questions

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?

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.



¹The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. ²The 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. ³Interac e-transfer[®] transactions are subject to maximum transfer dollar amounts. ⁴Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. ⁵Some 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. ⁶Some conditions may apply. ⁷We 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. Applicable 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 15, 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 trade-mark 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.