

Van Arty Association and RUSI Van Members News Nov 30, 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)

Dec 01 Wednesday ‘Zoom’ Lunch meeting
Dec 08 Wednesday ‘Zoom’ Lunch meeting
Dec 15 Wednesday ‘Zoom’ Lunch meeting

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

The Inspiring Story of Joe Medicine Crow

The Last Plains War Chief Who Fought the Nazis During World War II

Genevieve Carlton November 23, 2021



Joseph Medicine Crow Joe Medicine Crow became the last Plains Indian war chief by stealing horses from the Nazis.

Born in 1913 on the Crow Reservation in Montana, Joseph Medicine Crow was raised in his people's warrior tradition — which he put to good use while serving in France and Germany. When Joe Medicine Crow died in 2016, he was the last living Plains Indian war chief, ending a tradition that stretched back hundreds of years. Becoming a war chief was not easy — and even less so after the U.S. government had all but eradicated the

Indigenous way of life on the Great Plains. The feat required passing four tests, including touching a living enemy, stealing an enemy's weapon, and successfully leading a war party. Finally, a person had to sneak into an enemy camp to steal a horse. Generations of men passed this test and became war chiefs. But the last feat became all but impossible as Native Americans were forced onto reservations and horses slowly disappeared from the battlefield in the 20th century. And yet Joe Medicine Crow managed to accomplish all four tasks almost by accident, and in a place few members of the Crow Nation had ever visited. He earned the honor fighting Nazis in Germany with the US Army. He was born on the Crow Reservation in Montana in 1913, and learned the traditions of the Crow Nation from an early age. His grandfather, White Man Runs Him, had been a scout for General Custer prior to the Battle of Little Bighorn. His other grandfather, Chief Medicine Crow, was a revered war hero.



Joseph Medicine Crow. Joe Medicine Crow was the first member of his tribe to earn a master's degree, and left his PhD program to volunteer for service in World War II.

Joe grew up hearing stories about Crow warriors. He learned to ride horses bareback, survive the harsh Montana winters, and hunt game. Joe also heard how his ancestors had become celebrated warriors and war chiefs. As he grew older, his tribe's history inspired Medicine Crow to study history and anthropology in college. And in 1939, he became the first member of the Crow Nation to earn a master's degree. But on his way to a doctorate, Medicine Crow left the University of Southern California to volunteer for the Army. Joe Medicine Crow came from a long line of Crow scouts. The Army recognized his skills and assigned Joe to scout for the 103rd Infantry Division in 1943. And by the end of 1944, he was in France, pushing the Nazis back to Germany. Before battles, Joe Medicine Crow painted two red war stripes on his arms in the Crow tradition, hidden under his uniform. He also carried a yellow eagle feather into battle. The sacred feather came from a Sun Dance medicine man. Fighting across France, it seemed unlikely that Joe Medicine Crow could pass every test to become a war chief. But somehow, he did.

US Army General MacArthur standing with Native American troops. A total of 25,000 Native American soldiers fought in World War II.



During a raid in a small French town, Joe found himself alone in an alley with a German soldier. Medicine Crow used his rifle to knock the German's gun to the ground, thus taking a weapon from an enemy. He was also able to take the German as a prisoner of war, touching a living enemy. As an infantry soldier, Joe rarely led missions. But during a dangerous moment when German soldiers surrounded Joe's company, his commanding officer put Joe in charge. He had to brave land mines, enemy fire, and overwhelming numbers of enemy soldiers to bring

ammunition back to his company. Joe Medicine Crow took on the challenge and successfully led seven men in the mission, saving the company. At that point, Joe had completed three of the steps to become a war chief. But how was he going to steal horses from the Nazis? Horses and modern warfare seem incompatible. The rules for becoming a Plains war chief had been created for a different type of battle than American troops faced on the front lines of World War II. But even modern armies relied on horses to transport artillery and in cavalry units. And although the Nazi army was famously mechanized, some companies still relied on horses because of their limited access to oil.

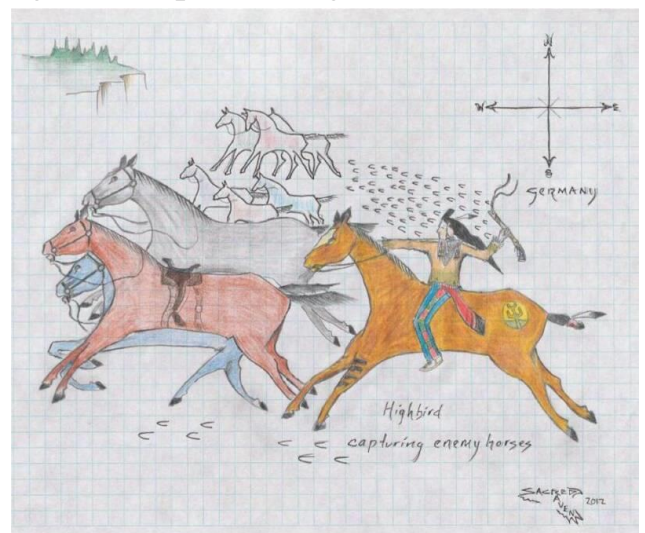


German cavalry with a seized Soviet tank in 1944.

BreTho/Wikimedia Commons

During the chaotic German retreat in the war’s final days, Medicine Crow tracked Nazi SS troops fleeing on horseback. The loud clapping on the road made it easy for Joe to follow the men. “We followed their trail in the moonlight and arrived at a villa,” Joe [recalled](#). “We came there and found a little pasture with a barn.” Joe’s company surrounded the barn in the early morning hours, ready to attack — until Joe came up with an idea for the horses. He told his commanding officer, “Maybe I should get those horses out of the corral before you attack, because some of those SS guys might be able to escape on them.” With his commanding officer’s consent, Joe snuck toward the corral. He quickly created a bridle from a short rope, the same way Crow warriors had done for centuries. And then Joe leaped on a horse and rode away, creating a stampede of 50 more horses and causing chaos in the Nazi ranks. And just as Joe made it out of firing range, his Army division started launching artillery shells. As Joe Medicine Crow rode back to his camp, he began singing a Crow praise song.

“Highbird Capturing Enemy Horses,” 2012. Chester Medicine Crow/National Museum of the American Indian



“I sang this song a little bit and rode around the horses,” Joe said. “The horses looked at me. Finally, I left them in the woods.” By the time Joe returned to the farmhouse, the Germans had surrendered. Used to covering long miles on his feet, Joe decided to stay on his horse a while. “It was good, better to ride than walk.” But a mile down the road, his commander said, “You better get off. You make too good a target.” When Joe Medicine Crow returned home after the war, the elders named him a war chief.

Joe Medicine Crow became a war chief for the Crow. He also earned a Bronze Star and the French Legion of Honor for his service.



President Barack Obama and Joe Medicine Crow in 2009. Pete Souza/The White House

In 1948, Joe became the official Crow Nation historian and anthropologist. He taught younger generations about the Battle of Little Bighorn and Crow traditions. He even wrote the script for re-enactments of the Battle of Little Bighorn that is still used today. And it's based on oral histories he was told as a child. In 2009, President Barack Obama awarded him the Medal of Freedom. Then 95 years old, Joe Medicine Crow performed a ceremonial dance after receiving the medal. Joe died in 2016 at the age of 102. To this day, the only other Crow soldier who has come close to achieving the four feats of valor necessary to become a war chief is Joe Medicine Crow's nephew. During the Vietnam War, Carson Walks Over Ice served as a Green Beret and managed three requirements. But he was unable to snag a horse. "I did get two elephants, and that should have counted for something," Carson Walks Over Ice said. "But the elders did not see it my way."

British Army to Pull Training Bases Out of Suffield and Wainwright

The British Army is leaving Canada after 50 years, with its biggest global training base to be moved to the Middle East. Modernisation plans will include developing training area in Oman, which will also position British hardware closer to potential adversaries

Dominic Nicholls, Defence and Security Correspondent - The Telegraph -23 November 2021



Armoured vehicles are shown during an exercise at CFB Suffield in 2001. Photo By Postmedia Archives

The British army is leaving Canada after 50 years, with its biggest global training base in Alberta to be moved to the Middle East. The British Army Training Unit Suffield has been in operation since 1972, training thousands of soldiers in live-fire

exercises. More than 1,000 vehicles, including tanks and helicopters, are used by regiments for weeks at a time at the 2,700-square-kilometre base, located about 40 kilometres northwest of Medicine Hat. However, British defence secretary Ben Wallace is expected to announce this week plans to modernize the army will include developing a training area in Oman. The decision to use the Oman desert as the main training ground for tanks and other armoured vehicles will mean the Suffield range, home to more than 400 permanent British staff, and the smaller Wainwright training area near Edmonton will close.

Brooks Mayor John Petrie said he was “extremely disappointed” to hear the news Tuesday. Brooks is about 65 kilometres from CFB Suffield, and Petrie said the impending pullout will affect surrounding communities that have depended on visiting British soldiers. “It’s going to be a big hit, not only for Medicine Hat but in a smaller way for Brooks, too,” Petrie said. With a 50-year presence in the region, the base — controlled by the Canadian Department of Defence — is considered a stable source of economic activity without “the ups and downs of the oil and gas sector,” he said. “We’ve had such a good partnership with the British over the years, so I don’t know what the connection was on why we lost it here, or why Canada lost it.” UCP MLA for Brooks-Medicine Hat Michaela Frey called the departure a “significant blow to our community” and the local economy. “After 50 years, I hope the British Army reconsiders the move in the future. CFB Suffield and the local Canadian Forces members will continue to be a large part of Brooks-Medicine Hat,” Frey wrote in an emailed statement.



GOOGLE MAP



POSTMEDIA

UK defence sources said the shift to the Gulf would enable British forces to position hardware closer to allies such as Ukraine and Bahrain, and to potential adversaries such as Iran. This will reduce the time necessary to respond to any crisis in the region and allow the UK government to showcase British military technology to boost potential arms sales. “If you only have 148 tanks and 22 of them are stuck in Canada, that’s 22 tanks that are not at readiness

and not available to do anything operational,” a defence source told The Telegraph. “If they are training in Poland or (Oman), the logic is that they are having a more operational and deterrent effect.” British forces are stationed in Poland as part of NATO’s mission to deter Russia, and training with tanks already takes place there. The announcement of the Oman move comes as tensions with the Kremlin rise amid the migrant crisis on the Polish border with Belarus. A British defence ministry spokesman said the Suffield base would not close before 2023, as big

tank exercises are planned over the next two years. Small numbers of military personnel will still be located in Canada, as defence attaches, liaison officers and on exchange with Canadian units. The announcement will form part of a broader plan outlining how the army will adapt to take advantage of digital technology while still providing forces for NATO. Soldiers have been told to expect an announcement imminently about new structures and unit roles.

Update:

Nov 24, 2021

Britain's Ministry of Defence says it will not be shutting down its southern Alberta training base. A report published in The Telegraph said the British military's training bases at CFB Suffield and CFB Wainwright would be shut down and moved to the Middle East. However, in a tweet, the Ministry of Defence denied the reports about CFB Suffield. "Canada is one of the UK's oldest and closest allies," reads the tweet. "Contrary to reports today, we are not closing BATUS (British Army Training Unit Suffield). "It will continue to be a vital training base for the British Army." The tweet makes no mention of the army's second, smaller Alberta training base at CFB Wainwright, which is near Edmonton. Britain's defence secretary Ben Wallace told a British news website that while BATUS is not closing, the activities that happen there will change. "Of course, we'll change what we do there because some of those forces we might use elsewhere but no we're not closing BATUS," he told Forces.net .

Vancouver Artillery Association Yearbook Updates

Yearbook Update - 2021 - OP LENTUS - Operation LENTUS is the Canadian Armed Forces response to natural disasters in Canada. 15th Field Artillery members provide support to the operation along with other members of 39 Canadian Brigade Group and the 1st Canadian Mechanized Brigade Group. <https://www.vancouvergunners.ca/op-lentus-2021.html>

Yearbook Update - Structural Collapse Level 2 - Concrete Breaching Day

The unit conducts Level 2 LUSAR Training. Photos are from a day spent on concrete breaching techniques. <https://www.vancouvergunners.ca/lusar-tng.html>

Nominal Roll Updates –

The Caley Brothers <https://www.vancouvergunners.ca/whats-new/nominal-roll-updates7750642>
Sergeant John Harold Burns, MM –

<https://www.vancouvergunners.ca/whats-new/military-medal-sergeant-john-harold-burns-mm>

Driver Niel Bundgard, MM –

<https://www.vancouvergunners.ca/whats-new/military-medal-driver-niel-bundgard-mm>

Bombardier August Henry Casorso, MM –

<https://www.vancouvergunners.ca/whats-new/military-medal-bombardier-august-henry-casorso-mm>

Sergeant James Forsyth, MM –

<https://www.vancouvergunners.ca/whats-new/military-medal-sergeant-james-forsyth-mm>

Driver Cornelius Donovan, MM –

<https://www.vancouvergunners.ca/whats-new/military-medal-driver-cornelius-donovan>

End of the Year Donations

Are you looking for a Charitable Tax Receipt for 2021? We've got a couple of great ideas where you can help out the Regimental Museum and the Vancouver Artillery Association. Here's a couple of the projects that we've got on the go:

Museum Archive Shelves - \$750.00

Volunteer Docent Guides - \$350.00

Yorke Island Gator - \$13,250.00

Iltis refurb - \$850.00

Deuce and a half refurb - \$2,800.00

Vehicle collection upkeep - \$1,300.00

There's some big ticket items or you can send in a small amount to subsidize a bit of the cost. Whatever fits YOUR budget! Let's talk. Send me an email to president.vcrgunners@gmail.com

Check out the items on our Quartermaster Stores page.

<https://www.vancouvergunners.ca/quartermaster-stores.html>

5th Draft, 68th Overseas Depot Battery, Canadian Field Artillery – The 5th Draft name project is now complete with all the names added to our online nominal roll. But is it really complete? We have still not matched all the names of the soldiers with their faces in the group photo. Would you like to be part of the team?

<https://www.vancouvergunners.ca/whats-new/nominal-roll-update3722842>

The Fallen – Our list of those that fell during Active Service continues to grow. The latest additions are:

Gunner George Douglas Carson

Bombardier Thomas Henry Dunn

Gunner Cyril Gore

<https://www.vancouvergunners.ca/the-fallen.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: The Messerspit Pilots Bernard Scheidhauer and Henri de Bordas of 131 Squadron (Free French Air Forces) departed Westhampnett, England early on the afternoon of November 18, 1942, to undertake a “Rhubarb” into Normandy. (A “Rhubarb” was a small scale fighter or fighter-bomber attack on the continent on ground targets of opportunity. Normally flown in inclement weather which allowed the fighters to retreat into the cloud should they be bounced by the Lufwaffe.) Scheidhauer was flying a Spitfire Mk. Vb NX:X (EN830). They made landfall on the French coast at St Aubin sur Mer they picked up and followed the Caen River to Cherbourg, attacking several targets along the way. During the



sortie they were met by light flak and purposely avoided Carentan because of the concentration of flak in the area. At the small town of Ecausseville, de Bordas lost sight of his wingman, he continued to circle for as long as he could calling out on his radio transmitter but with no response. He returned to Westhampnett alone.

Scheidhauer's Spitfire had been hit by flak that damaged his fuel line and he was losing fuel. His radio was also inoperable. Presumably he became disoriented and headed west instead of north. After crossing a stretch of water, he sighted land that he mistook for the Isle of Wight. Picking out a suitable field he placed his aircraft down in a wheels-up landing, coming to rest in a field of turnips. Climbing from the aircraft he was met by several locals who informed him of his navigational error, he was in fact on the German Occupied Isle of Jersey and not the Isle of Wight. Scheidhauer tried to destroy the aircraft. He attempted to acquire some petrol to set fire to it, but none was available. He smashed the instrument panel as best he could and gave away various items of equipment to the gathering crowd. The Germans arrived shortly thereafter, and he was taken prisoner finally ending up at Stalag Luft 111. (Scheidhauer was eventually an escapee in the event immortalized by the film "The Great Escape" and was one of the prisoners who was recaptured and murdered by the Gestapo on Hitler's orders. A memorial to him exists today on the Isle of Jersey that includes a piece of the propeller from EN830 and his flight helmet.)

EN830 was dismantled and shipped to the Daimler-Benz test facility at Echterdingen. It arrived stripped of its guns and ammunition, with the gun ports closed. The inoperable radio had been replaced with ballast, but it still had its original Merlin 45 engine. It was reassembled and made airworthy. Several flights were made by Daimler-Benz pilots before a conversion was attempted. A decision was made to replace the instruments and the entire electrical system with standard German equipment, because the Luftwaffe used a 24-volt system, whilst the RAF used a 12-volt standard. While the Merlin engine was being removed, it was discovered that the Spitfire's firewall cross-section was very close to that of the Bf 109G. A new engine support was designed, and a standard DB 605A-1 engine (Wk-Nr 00701990) was installed. It was covered with the front cowl of a Bf110G. A 3.0 m. diameter VDM propeller was installed, as was a carburetor scoop, both from a Bf109G. This made for a very interesting looking aircraft! The Messerspit was born. The work was completed at the Sindelfingen Daimler-Benz factory, near Echterdingen.

After the modification, Flugkapitan Willy Ellenreider was the first to try the aircraft. He was stunned that the aircraft had much better visibility and handling on the ground than the Bf109. It took off before he realized it and had an impressive climb rate, around 70 ft. per second. He related that the Spitfire's better handling could be attributed to its lower wing loading. The Spitfire's wing area was about 54 sq. ft. greater than that of the Bf109. The Messerschmitt was faster at low altitude, but at 11,000 ft. the speeds evened out. The DB 605A engine gave better performance, according to the test data, than the Merlin, which was rated 150 hp below the German engine. It gave the Spitfire a ceiling of 41,666 ft., about 3,280 ft. more than a Bf109G with the same engine and 5,166 ft. more than that of a Spitfire MkV. After a brief period at Rechlin confirming the performance data, the modified Spitfire returned to Echterdingen to serve officially as a test bed. It was popular with the pilots in and out of working hours. Its career

ended on August 14, 1944, when a formation of US B-17's attacked Echterdingen, wrecking nine aircraft on the ground, including EN830. Its remains were scrapped.

This Week: Many families have a history of service to their monarchs, empires, and countries. In Canada, the Leslie/McNaughton family of gunners springs to mind. They have served the guns for several generations, and continue to do so to this day. Sometimes, it is a bit hard to follow upon the heels of more famous fathers and relatives. History is replete with examples of the children of generals who failed to get anywhere in their military careers, often being forced into such a life simply because everyone expected them to follow in their parent's footsteps.



Others took a different route, sometimes becoming cads when their famous relative was a hero or going the opposite route and becoming a good guy when their father was a war criminal. Few of us can imagine what the latter is like, but there are some interesting stories out there. We can recommend the work of Philippe Sands on this topic, especially his recent work, "The Ratline".

All of which brings us to this week's happy lad. He is obviously a "gob", a term of endearment for members of the United States Navy. From his uniform, we can assume that he was in the Second World War. Beyond that, he carries a bit of a burden in his genealogical background. Nonetheless, he rose above that, and led a good life. Do you know who he was? Can you guess to whom he is related? If so, let us know by contacting the editor, Bob Mugford (bob.mugford@gmail.com) or the author, John Redmond (johnd.redmond@telus.net), both of impeccable backgrounds.

From the 'Punitentary'

How did I get over my addiction to chocolate, marshmallows, and nuts? I won't lie, it was a rocky road.

Murphy's Other Laws

Life is either a daring adventure or nothing at all.

Quotable Quotes

If you set your goals ridiculously high and it's a failure, you will fail above everyone else's success. -James Cameron

Wednesday Digital Video Lunch

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

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

Password:- Ubique



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

company headquartered in San Jose, CA.

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

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

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

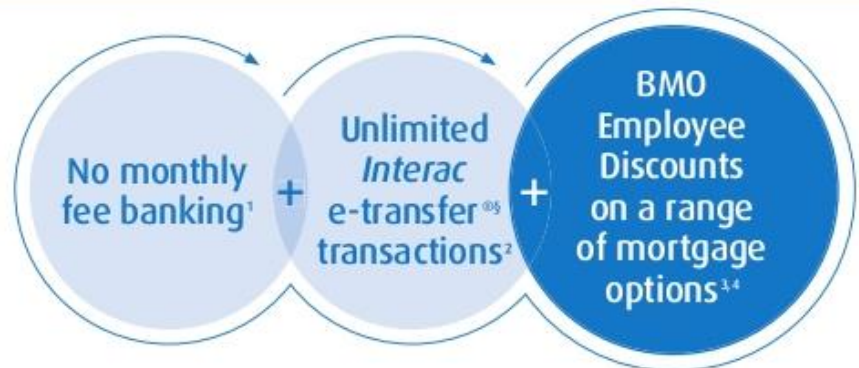
Bank of Montreal

The official bank of the Defence Community

Our strategy is simple –
Do more for you.



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.