

# bmo harris business account

**bmo harris business account** is a financial product designed to meet the needs of entrepreneurs and small business owners. In today's competitive landscape, having a dedicated business account is crucial for managing finances, separating personal and business expenses, and ensuring efficient cash flow management. This article will explore the features and benefits of the BMO Harris business account, the types available, how to open one, associated fees, and tips for optimizing its use. Additionally, we will address common questions and concerns regarding this financial service to provide a comprehensive understanding for potential customers.

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## Overview of BMO Harris Business Accounts

BMO Harris is a well-established financial institution that offers a range of business banking solutions tailored to meet the diverse needs of small to medium-sized enterprises. A BMO Harris business account provides businesses with features that enhance financial management and streamline operations. These accounts are designed to assist business owners in managing their deposits, withdrawals, and day-to-day financial transactions efficiently.

The bank emphasizes customer service, offering dedicated support for businesses navigating their financial needs. Additionally, the accounts come with various online banking features that make it easier for business owners to manage their finances remotely, ensuring that they can focus on growing their businesses.

# Types of BMO Harris Business Accounts

Understanding the types of BMO Harris business accounts available is essential for selecting the right option for your business needs. BMO Harris offers several account types, each designed to accommodate different financial situations and requirements.

## Business Checking Accounts

The BMO Harris business checking accounts are designed for everyday financial transactions. These accounts provide business owners with a simple and effective way to manage cash flow. Features typically include:

- Unlimited check writing
- Access to online banking and mobile banking
- Ability to link to a business savings account

## Business Savings Accounts

For businesses looking to save and grow their funds, BMO Harris offers business savings accounts. These accounts typically provide interest on deposits, allowing businesses to earn returns on their cash reserves. Key features include:

- Competitive interest rates
- Flexible access to funds
- Ability to transfer funds between accounts easily

## Specialty Accounts

BMO Harris may also offer specialty accounts tailored for specific industries or business types. These accounts can include non-profit organization accounts or accounts for sole proprietors. Each specialty account often comes with unique features to cater to the specific needs of these organizations.

# **Benefits of Opening a BMO Harris Business Account**

There are numerous benefits associated with opening a BMO Harris business account. These advantages not only enhance financial management but also contribute to overall business success.

## **Separation of Personal and Business Finances**

One of the primary benefits of a BMO Harris business account is the clear separation it provides between personal and business finances. This separation simplifies accounting and tax preparation, ensuring that business owners can track their expenses accurately.

## **Enhanced Financial Management Tools**

BMO Harris business accounts come with a suite of online banking tools that help business owners manage their finances more effectively. These tools may include budgeting features, financial reporting, and transaction categorization, which can provide valuable insights into spending patterns.

## **Access to Credit and Financing Options**

Having a business account with BMO Harris can also facilitate access to credit and financing options. Business owners may qualify for loans, lines of credit, and business credit cards, all of which can provide necessary funding for expansion or operational needs.

## **How to Open a BMO Harris Business Account**

Opening a BMO Harris business account is a straightforward process. Prospective account holders need to prepare specific documentation and follow a series of steps to ensure a smooth application experience.

## **Required Documentation**

To open a business account, applicants typically need to provide the

following documentation:

- Proof of business registration (e.g., Articles of Incorporation or a Business License)
- Employer Identification Number (EIN) or Social Security Number (for sole proprietors)
- Personal identification (e.g., driver's license or passport)

## **Application Process**

The application process can be completed online or in person at a BMO Harris branch. Applicants will need to fill out an account application form and submit the required documentation for verification. Upon approval, the account can be funded and activated.

## **Fees and Account Requirements**

Understanding the fees and account requirements associated with a BMO Harris business account is crucial for effective financial planning. Each account type may have different fee structures and minimum balance requirements.

## **Monthly Maintenance Fees**

Many business accounts come with a monthly maintenance fee, which can often be waived by meeting specific criteria, such as maintaining a minimum balance or completing a certain number of transactions. It is essential for business owners to review these fees and understand how they can avoid them.

## **Transaction Limits**

Some BMO Harris business accounts may have limits on the number of transactions allowed per month. Exceeding these limits can result in additional fees, so business owners should be aware of their transaction patterns and choose an account type that aligns with their needs.

# Tips for Managing Your BMO Harris Business Account

Effective management of a BMO Harris business account can lead to better financial health for your business. Here are several tips to consider:

- Regularly review account statements to monitor transactions and identify any discrepancies.
- Utilize online banking tools to stay organized and track expenses.
- Set aside funds for taxes to avoid surprises at tax time.
- Consider linking your business checking account with a savings account to earn interest on excess funds.

## Frequently Asked Questions

### **Q: What types of businesses can open a BMO Harris business account?**

A: BMO Harris business accounts are available for various types of businesses, including sole proprietorships, partnerships, corporations, and non-profit organizations.

### **Q: Are there any minimum balance requirements for BMO Harris business accounts?**

A: Yes, many BMO Harris business accounts have minimum balance requirements that must be maintained to avoid monthly fees. Specific requirements can vary by account type.

### **Q: Can I access my BMO Harris business account online?**

A: Yes, BMO Harris provides online banking services for business accounts, allowing customers to manage their accounts, view statements, and perform transactions conveniently.

**Q: What should I do if I encounter issues with my BMO Harris business account?**

A: If you experience any issues, it is recommended to contact BMO Harris customer service for assistance or visit a local branch for personalized support.

**Q: Is it possible to link my BMO Harris business account to other financial services?**

A: Yes, BMO Harris business accounts can typically be linked to other financial services, such as credit cards and loans, to facilitate better financial management.

**Q: Are there any fees associated with BMO Harris business accounts?**

A: Yes, BMO Harris business accounts may have monthly maintenance fees and transaction fees. It is important to review the fee schedule specific to your account type.

**Q: How can I maximize the benefits of my BMO Harris business account?**

A: To maximize benefits, regularly monitor your account activity, utilize online banking tools, and consider setting up automatic savings or budgeting features.

**Q: Does BMO Harris offer customer support for business accounts?**

A: Yes, BMO Harris provides dedicated customer support for business account holders, including assistance with account management and financial advice.

**Q: Can I open a BMO Harris business account online?**

A: Yes, you can start the application process for a BMO Harris business account online, but you may need to visit a branch to provide documentation and complete the process.

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