

BMO for Black and Latinx Businesses

Empowering small business



Companies like yours are key contributors to economic growth, innovation and job creation and are paving the way for tomorrow's business owners. We're committed to supporting and championing Black and Latinx-owned businesses to help you accelerate growth in three ways:

Providing better access to working capital.

Our lending program¹ allows Black and Latinx owned businesses to get the financial support needed to succeed.

- **Get a revolving line of credit and/or a business credit card, totaling credit up to \$50,000**, that allows you to only pay interest on what you borrow.
- **Enjoy a 0.25% rate discount on your line of credit** when you set up automatic payments from a BMO Harris Business checking account.²
- **Get improved access to funding** with our specialized lending criteria.

Visit your local branch and talk to a Branch Manager today.

BMO  Harris Bank
We're here to help.™

Creating educational resources to inform better business decisions.

BMO Harris has developed valuable tools, templates and webinars, available for free on bmo.com/blackandlatinx, to help you at every business stage.

Partnering with organizations that support Black and Latinx business owners.

Through meaningful partnerships, you can access organizations that provide coaching, mentoring and networking opportunities to help your business grow.

Our partners include area Chambers of Commerce, Community Development Financial Institutions and other specialized nonprofits.



VACHON HARPER-YOUNG
Co-Head, BMO for Black and Latinx Businesses

"We are removing the systemic barriers that have prevented the Black and Latinx business owner from achieving success for decades."



LETTICIA FLORES POOLE
Co-Head, BMO for Black and Latinx Businesses

"We are proud to provide capital to improve the sustainability of our communities and give hope to younger generations."



MELISSA GARCIA
Head, U.S. Business Relationship Management

"Where there is diversity, there is unstoppable strength. Diverse businesses shape our communities and are vital to the success of our economy."

¹ For businesses with annual revenues of \$10 million or less and total combined credit exposure at BMO of \$50,000 or less, that are at least 51% owned and controlled by individuals that self-identify as Black or Latinx. Businesses must have a physical business presence (or if no physical location, a mailing address for their headquarters) in at least one of the following states: Arizona, Florida, Illinois, Indiana, Kansas, Minnesota, Missouri, or Wisconsin.

² Automatic payment from a BMO Harris Bank Business checking account is required in order to receive the 0.25% rate reduction. Additional rate reductions may be available. Please see your banker for details.

Banking products and services are subject to bank and credit approval. BMO Harris Bank N.A. Member FDIC.

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