

Van Arty Association and RUSI Van Members News April 27, 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)

- Apr 28** Wednesday ‘Zoom’ Lunch meeting
- Apr 30** **UBIQUE 150 ‘Good Shooting’ Video Contest submissions deadline!**
- May 05** Wednesday ‘Zoom’ Lunch meeting
- May 12** Wednesday ‘Zoom’ Lunch meeting
- May 19** Wednesday ‘Zoom’ Lunch meeting

North Langley Library Branch Renamed for Active Local Resident.

The Walnut Grove branch has been rechristened in honour of Dean Drysdale.

Heather Colpitts Apr 19, 2021



Dean Drysdale on the campaign trail during the 2015 federal election. (Langley Advance Times files)

The Walnut Grove branch of the Fraser Valley Regional Library will be renamed to honour a life-long Langley man. The branch is located inside the Walnut Grove Community Centre will be called the Dean Drysdale Library in honour of the long-time Langley resident, elected official, professor, military officer, aspiring parliamentarian, and successful venture capitalist. After he passed away on Aug. 11, 2019, from amyotrophic lateral sclerosis (ALS), Township council discussed options to recognize and honour the many

contributions he made to his community, province, and country and referred it to staff for naming options. “Given his passion and commitment to his community, to lifelong learning and education, and to recreation here in the Township, it is very fitting that the library inside the Walnut Grove Community Centre be renamed to honour Dean Drysdale,” said Township Mayor Jack Froese. “He gave so much, to so many, and should be remembered and revered for that.”

Drysdale was born Dec 30, 1963, grew up in the Township, and attended DW Poppy and Langley Secondary schools. He joined the Canadian Army Reserve, was commissioned as an artillery officer at the age of 17 and rose to the rank of Lieutenant Colonel, serving as the commanding officer of the 15th Field Artillery Regiment, Royal Canadian Artillery in Vancouver. Dean was a passionate life-long learner and graduated from several post-secondary institutions including Douglas College, Bishop’s University (Quebec), the European Institute of Business Administration (Paris France) and the Cass Business School at the City University of London (UK). He held several degrees and designations including an MBA, a PhD, CGA-CPA and FCCA. He taught business at Kwantlen Polytechnic University for 25 years. He was elected twice to Township council, serving from 1996 to 2002, and ran twice for Parliament. He was awarded the 125th Anniversary of Confederation of Canada Medal, the Queen Elizabeth II Golden Jubilee Medal, the Queen Elizabeth II Diamond Jubilee Medal, and the Canadian Forces’ Decoration with two bars. “We are very pleased to support the Township of Langley in recognizing the contributions of Dean Drysdale to his community through the renaming of the library in the Walnut Grove Community Centre. The library is well loved by the community and one of the busiest in the FVRL system,” said Scott Hargrove, FVRL chief executive officer. On April 19, the Dean Drysdale Library was unveiled with a new sign and other forms of recognition inside the branch.

MBDA’s Sea Ceptor Ordered for Canadian Surface Combatant

MBDA 19 April 2021



MBDA has been awarded a contract by Lockheed Martin Canada to equip the Royal Canadian Navy's new Canadian Surface Combatant (CSC) with the Sea Ceptor air defence weapon system.

Utilising the Common Anti-air Modular Missile (CAMP) as its effector, Sea Ceptor will undertake the Close-In Air Defence System (CIADS) role on-board the new CSC frigates. Sea Ceptor provides exceptional self-defence performance, with a rapid

response time and a high rate of fire to defeat multiple threats simultaneously. Its state-of-the-art Soft Vertical Launch (SVL) technology enables full 360° coverage with close range performance normally only associated with trainable launcher systems. Sea Ceptor will be integrated with Lockheed Martin Canada’s Combat Management System 330 (CMS 330) as part of a multi-tier air defence capability. The CAMP missiles will be quad packed in Lockheed Martin’s Extensible Launcher System (ExLS), which is part of the Mk41 family of vertical launcher systems.

MBDA's role on CSC will create a positive impact on the Canadian defence industry and its supply chain through Canada's Industrial and Technological Benefits (ITB) policy. This contract will bring significant investment by MBDA in research and development to Canada across a wide range of technologies, such as artificial intelligence, cyber security and advanced materials. This investment will be made across small and medium-sized enterprises (SMEs), academia and other key industries across Canada, supporting high technology jobs. In addition, the CSC program will further strengthen the partnership between MBDA and Lockheed Martin Canada, which has already seen Sea Ceptor and CMS330 providing world-class air defence capabilities to the Royal New Zealand Navy and the Chilean Navy. Éric Béranger, CEO of MBDA, said: "We are delighted to be awarded this contract, and to play a part in contributing to such an important programme to Canada. Sea Ceptor delivers next generation technology that will help protect the men and women of the Royal Canadian Navy as they carry out their missions around the world on-board the advanced new CSC frigates."

Federal Budget Resurrects 'Economic Harm' Warning

Liberal government threatens to penalize companies that try to do economic harm to Canada.

Murray Brewster CBC News Apr 20, 2021



A Royal Australian Air Force (RAAF) F/A-18F Super Hornet drops two flares as it performs during the T150 Defence Force Air Show on October 15, 2016, in Townsville, Australia. Boeing's military division was on track to sell the Royal Canadian Air Force a handful of Super Hornet jet fighters in 2017, but the deal went sideways. (Ian Hitchcock/Getty Images)

The federal budget fired what appears to be a warning shot at defence contractors — perhaps

one in particular — by resurrecting an old policy statement in a move that may well signal where Canada's fighter jet replacement competition is headed. A little more than three years ago, in the thick of a trade dispute involving Montreal-based Bombardier, the Liberal government laid down a marker that became known informally in procurement circles as the "Boeing clause." Under the sub-headline of "Ensuring Procurement Partners Respect Canada's Economic Interests," the policy was reanimated and restated in Monday's fiscal plan, much to observers' surprise. "In December 2017, the government announced that the evaluation of bids for the competition to replace Canada's fighter aircraft would include an assessment of bidders' impact on Canada's economic interests, and that any bidder that had harmed Canada's economic interests would be disadvantaged," said the budget. "Budget 2021 confirms the government will apply this policy to major military and Coast Guard procurements going forward." Boeing, with its corporate headquarters in Chicago, is one of the biggest military and civilian aircraft-makers in the world. The company filed a trade complaint with the US Commerce Department in April 2017 alleging its business was being harmed because Bombardier's C Series passenger jet was unfairly subsidized by the Canadian government.

At the time, Boeing's military division had been on track to sell the Royal Canadian Air Force a handful of Super Hornet jet fighters — a deal that went sideways and was eventually cancelled as the trade dispute deepened. At the height of the bitter feud and after a 300 per cent duty was imposed on Bombardier jets, the Liberal government produced a policy that stated companies that harmed Canada's economic interest would be at a disadvantage. The dispute was eventually resolved when Boeing's European rival Airbus stepped in and agreed to buy a stake in the C Series jet, eventually taking a controlling ownership share in the project. The so-called Boeing clause faded into the woodwork — until Monday's budget. "Companies found to have prejudiced Canada's economic interests through trade challenges will have points deducted from their procurement bid score at a level proportional to the severity of the economic impact, to a maximum penalty," the budget says. "This policy will protect Canada's economic interests and make sure the government does business with trusted partners who value doing business with Canada." The policy revival comes at an interesting time. Boeing, with its Super Hornet, is one of three aerospace companies bidding on \$19-billion full replacement of all of the air force's aging fighter jets — a competition in which the bids are currently being evaluated with an eye to signing a contract next year.

A US Air Force F-35A is one-of-three competitors in the bid to replace Canada's CF-18s. (Murray Brewster/CBC News)



The country's defence industry association is taking notice. "It's unusual to see this kind of thing in a budget," said Christyn Cianfarani, president and chief executive officer of the Canadian Association of Defence and Security Industries (CADSI), a national business association. "Most countries don't have such a formal economic interest test, and if they do, it would be part of their procurement rules, strategy, or requirements on a particular acquisition." Public Services and Procurement Canada was asked to clarify the reasons for resurrecting the policy. No one from the department was immediately available for comment late Monday. "We're going to be seeking more clarity on this in the coming days," said Cianfarani. "We're not aware of this test having changed any procurement outcomes in Canada since it was announced in 2017. Since CADSI doesn't get involved in specific procurements, we can't assess whether this policy would penalize one bidder over another on any given project."



Gripen, a Swedish fighter aircraft, performs on the second day of Aero India 2017 at Yelahanka air base in Bangalore, India, Wednesday, Feb. 15, 2017. Saab offered the latest version of the fighter as part of its pitch to sell Canada a new fleet of fighter jets. (The Associated Press)

Defence procurement expert Elinor Sloan, a political science professor at Carleton University, was just as surprised to see the statement in the budget. She wonders whether the Liberal government is softening the political ground for its impending contract award. There is a lot of political baggage associated with the fighter jet purchase. During the 2015 federal election, the governing Liberals promised to ditch a Conservative-era plan to buy Lockheed Martin built F-35 stealth fighters and purchase something cheaper, such as the Boeing Super Hornet, and plow the savings back into a revitalized navy. "My guess is they are having to walk back that clear policy statement," said Sloan, who was also searching for more clarity from the government. "I can only read into this that [F-35 Joint Strike Fighter] will be chosen. They need to find a way, a political way, to justify this about-face." Aside from Boeing and Lockheed Martin, the Swedish aircraft-maker Saab is also in the competition, with the latest model of its Gripen jet fighter.

Florida USAF Base Receives First Shipment of Robot Guard “Dogs”

Craig Bowman War History Online Apr 23, 2021

The 325th Security Forces Squadron at Tyndall Air Force Base has received their first shipment of “Quad-legged Unmanned Ground Vehicles,” also known as Q-UGV and further known as “robot dogs.” The semi-autonomous robots were designed by Ghost Robotics and Immersive Wisdom. They are capable of crouching to crawl into shallow spaces. The base intends to use them to provide additional security at the installation which is located in the Florida Panhandle. Mark Shackley, the Tyndall Program Management Office security forces program manager said that the new droids “significantly increase” awareness for base defenders. The robots can be sent to remote parts of the base while human and canine defenders continue patrolling other important areas. The base had announced in November that they would be the first to acquire the new technology. At the time they pointed to the flexibility the robots would provide defenders to rapidly respond to emergency situations.



Sunny, a 325th Security Forces Squadron military working dog, poses next to a Quad-legged Unmanned Ground Vehicle at Tyndall Air Force Base, Fla., March 24, 2021.

US Air Force photo

Each of the Q-UGVs is equipped with a myriad of cameras and sensors. These give the unit a 360-degree image of their environment. The four-legged units can climb rugged terrain in temperatures that range from -40 to 131 degrees Fahrenheit. The design of the units resembles that of Boston Dynamics’ robot, Spot. That robot is capable of running at up to 3.5 miles per hour. The founder and chairman of Boston Dynamics, Marc Raibert, was in a recent episode of 60 Minutes where he explained why the company had chosen to build robots with legs rather than wheels or tracks. He said that humans and animals are able

to go anywhere on Earth using their legs while wheels and tracks can limit mobility. Boston Dynamics has sold over 400 of the Spot unit to entities around the world. Each unit begins at \$75,000 with additional enhancements and accessories adding to the price. Master Sgt Krystoffer Miller, the 325th SFS operations support superintendent said that Air Force squadrons are willing to look at new technologies to see what is possible. The mobility of the robot dogs was what attracted the squadron. The robots will be able to patrol new construction areas planned at the base which allows the squadron to maintain or even increase their ability to secure the base.



Master Sgt Krystoffer Miller, 325th Security Forces Squadron operations support superintendent, operates a Quad-legged Unmanned Ground Vehicle at Tyndall Air Force Base, Florida.

Former Vice President Mike Pence announced in 2019 that Tyndall would be one of the bases chosen to host the F-35 Joint Strike Fighters. The base is rebuilding in order to become a “fifth-

generation base.” The Air Force has previously stated that they hope to base three squadrons of F-35s at Tyndall since the F-22 Raptors that had been based there were moved to other bases due to Hurricane Michael. The robot dogs are not designed or meant to replace living dogs. The droids will be programmed to follow specific patrol patterns and will be monitored by a Security Forces electronic security sensor system non-commissioned officer. If the robot dogs perform well at Tyndall, the Air Force may seek to make them standard issue at all their other bases. Miller said that he is hopeful other bases will see the positive results Tyndall sees with the new robots and that they will continue to explore non-traditional methods to meet the needs of the modern Air Force.

Vancouver Artillery Association Yearbook Updates

Bombardier Bertram Howard Cox – The letters from Bombardier Cox who signed up with the 59th Battery, 15th Brigade Canadian Field Artillery during World War 1 continue to be uploaded. His latest letters are from 1918 and his unit, 60th Battery, 14th Brigade, Canadian Field Artillery is involved in the last 100 days of the war. <https://www.vancouvergunners.ca/bdr-cox.html>

O’Pip collection – Have you checked out the O’Pip newsletters from 58th Battery, 14th Brigade, Canadian Field Artillery. Many of the soldiers in this Battery were former members of the 15th Brigade. Compare what they were writing about during the War to Bob’s weekly newsletter. <https://www.vancouvergunners.ca/newsletters---ww1.html>

Deuce and a half rebuild – The weather has turned somewhat foul the last couple of days. No fun working in the rain. But we did get some marvelous days in at the beginning of the week and managed to pull the head off. There does appear to be some rust build up but I’m trying another

soaking with ATF and acetone before I bring a large hammer and tap the cylinders. Keep watching this page for updates. <https://www.vancouvergunners.ca/deuce.html>

Yorke Island war diaries – Speaking of newsletters. The December 1943 War Diary from Yorke Island has been uploaded and it makes mention of the publication of the “NEW YORKER”. Has anyone seen copies of this item? This is the first I’ve heard of it. <https://www.vancouvergunners.ca/war-diaries---yorke.html>

Yorke Island Project – Unfortunately COVID-19 has put a hold on our plans to work on Yorke Island in May. The latest restrictions have limited travel from the Mainland to Vancouver Island. A risk assessment indicates that it would be safer to wait for a reduction in the number of infections before we proceed. However, our 85VICS team did make it to Yorke this month and were able to conduct their yearly clean up and assessment. Thanks for doing what you do to keep Yorke alive! <https://www.vancouvergunners.ca/yorke---16apr2021.html>

Bombardier William Osser Xavier Cook has been added to our notable characters page. Check out his story here. <https://www.vancouvergunners.ca/notable-characters.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 **Alecto** was a self-propelled gun developed by the British during World War II.



In 1942 a project for an SP 3.75-inch (95 mm) howitzer was started. Two guns were made by Vickers, and one of these was chosen for test mounting on a Harry Hopkins tank chassis. Like the Harry Hopkins, the Alecto had skid steering, which operated by bowing the tracks through lateral movements of the central road wheels. The gun was mounted in an open-topped structure. The first trials were not started until late in 1944. The

trials uncovered various problems but by the time these were solved the war in Europe was over. With no prospect for use in the Far East, the project was ended. A small number of Alecto 1s were completed, some served briefly with the British Army in Germany, but only arriving in the immediate post-war period and they equipped the heavy companies of at least the Kings Dragoon Guards operating in the Middle East just after the end of the war.

General specs:-Weight 19,080lbs, L-14ft, W-8ft 10.5in, H- 6ft 11in, crew 3 or 4, armour – 8 to 38mm, engine - Henry Meadows 12-cylinder petrol engine 148 hp, op range – 125 mi and max speed - 30mph. Secondary armament was a Vickers machine gun. Variants:- Mk I - 3.75 inch (95 mm), 20 cal howitzer, Mk II - QF 6 pdr gun, Mk III - QF 25 pdr gun-howitzer (prototype partially completed) and Mk IV - 32pdr howitzer. An Alecto Dozer version was also produced.

This Week: Guns come, and guns go. Some, such as the Zalenski Dynamite Gun, did not make much of a mark in the history of warfare, despite initial enthusiasm for such a novel system.

Others, such as the current gun of the Reserves in the western part of this vast country, the 105mm Howitzer, C-3, based on a 1930s design, are the Energizer Bunny of ordnance, they just keep on going. As an aside, it would seem that few other countries seem to have the luxury of three types of guns in their armoury, one for the West, one for the East, and one for the Regular Force. However, such is the generosity of our governments that such a condition exists.



This week's gun is one that made its mark, but not in the form photographed. It resembles another, much more famous piece, but isn't. In fact, if you look closely, you might see bits and pieces that bring a number of guns to mind. In the guise you see, it had the unpleasant habit of jumping around and actually turning over. As such, it must have been popular with the enemy, but not with the army with which it very briefly served. It did, however, continue to serve, but in another arm and guise.

Well, most of you have served for ages. We have a few naval readers who were actually pressed into service, and army veterans who started as drummer boys. Some long-serving RCAF veterans started as aileron balance weights, when such things were permitted. Only the smallest tykes were employed in that exciting trade. However, we are betting that there are few grey-bearded gunners who can identify this week's gun. If you are one of them, and still have your sight (and marbles), then contact the editor, Bob Mugford (bob.mugford@gmail.com), or the author, John Redmond (johnd._redmond@telus.net). Thank you.

From the 'Punitary'

What is Age? Something to brag about in your wine cellar and forget in a birthday reminder book.

Murphy's Other Laws

Memory is the key, but only if you remember where the lock is!

Quotable Quotes

Tact is the ability to describe others as they see themselves." - Abraham Lincoln

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.

UBIQUE 150 “Good Shooting” Video Contest

Submission time running out!!



UBIQUE 150 “Good Shooting” Video Contest

In conjunction with the commemoration of 150th Anniversary of A & B Batteries, The Royal Regiment of Canadian Artillery is pleased to announce a video production contest.

Prizes will be awarded to 3 winners: 1st place winner receives \$2,000; 2nd place winning entry receives \$1000; 3rd place prize is \$500.

Important dates

Submissions accepted between	1 January – 30 April 2021
Judging starts	1 May 2021
Winners announced	26 May 2021

Eligibility

Submissions are open to **teams** consisting of **current and/or retired members of The Royal Regiment of Canadian Artillery**. Each team can submit more than one entry but only one prize will be awarded to any unit.

*If you missed it, the **Free webinar** recording and accompanying resources are available on our website.*

Learn about:

- Part 1: Pre-Production (Planning for Your Shoot)
- Part 2: Production (Getting the Shot You Need)
- Part 3: Post-Production (Bringing Your Vision Together)

All details on the contest and the free Webinar are at

ubique150.org

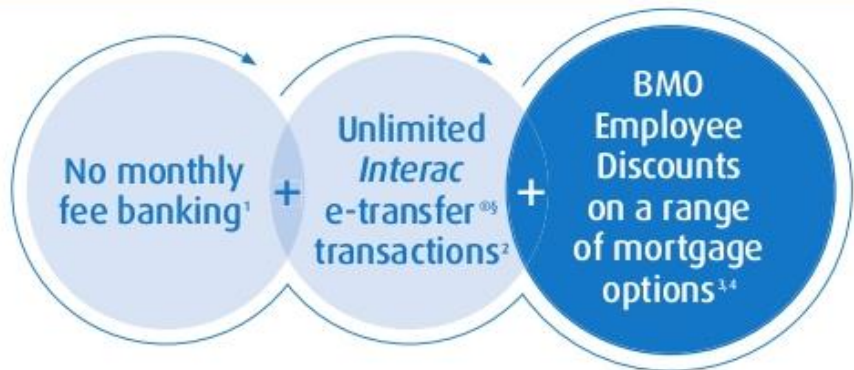
Bank of Montreal

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-transfer⁵ transactions²
- OnGuard⁸ Identity Theft Protection Service at no charge^{7,8}
- Keep the same accounts no matter how many times you relocate
- Access to CreditView^{9,10} – 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 CashBack¹¹ or AIR MILES¹² MasterCard¹³
- 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.



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.