

I'd recommend PNC that's how I funded my CIP. PNC doesn't work with Amex. With PNC you can fund 2k for checking and 2k for a savings account. I paid my credit card bill right from the account. However, there are requirements to keep the PNC account fee free for checking

No monthly service charge if you meet any ONE of the following requirements:

OR, \$500 or more, in total qualifying direct deposits[1] to the Spend, per statement period

OR, \$500 average monthly balance in Spend and Reserve

OR, With Virtual Wallet Student

OR, account holder is age 62 or over

For the savings account

No Service Charge if you meet any one of the following:

- \$300 average monthly balance in this account
- At least one Auto Savings transfer of \$25.00 or more each month from your PNC Bank checking account
- Account holder is under age 18
- First year waived from the opening of your savings account for Foundation Checking customers

You can close the account after 6 months for free. \$25 fee if you close before then.

If you do this set your cash Advance limit to the lowest possible amount.

Before you open an account check the terms for early closure fees, rarely can you just cash it all out and shut her down when it comes time to pay the credit card usually, you'll have to be able to float enough to keep the account running fee free until early closure fees no longer apply. Next, set your cash advance limits to the lowest possible. Call the number on the back of your card or shoot them a SM, I think I requested \$0 and they told me the lowest they could go was \$100. You do this in case the bank changes something and tries to pass this off as a cash advance charge. If they do the credit card issuer will deny the charge because it is above the limit you have set.

PNC works for many, although there are some issues passing verification and if you have to open the account in person you can't fund with a credit card (funding with a credit card in person- when a bank even allows it- is generally known to result in cash advance fees so do not try that unless you have recent data points it works). PNC cc funding online works for most people, although I was one person who could not make it work and after 2 tries on my CFU and 1 try on a Citi card I was blocked from funding with a credit card (I was chasing a bonus, not the cc funding thankfully). Most people don't have issues so I think maybe my name on the account was slightly different than my name on the credit card (no middle initial maybe, it's the only thing I could think of that might have caused the issues). I just did the BMO route. You can open checking, savings, and money market. Open all 3 at once and fund each with \$1K, then you need to sit down and figure out how to shuffle the money around to keep it fee free for 90 days so you don't get hit with an early closure fee. Open everything you want at once because you can't open any more accounts for 30 days after your first application. All 3 are totally doable, a bit tricky. I withdrew most of the money in the first month and arranged for the rest to be auto-saved to waive the fees. It's a tricky, but easy, process so if you want some tips on that specific thing shoot me a message, some people screw it up and get hit with the fees.

AND check for bank bonuses, sometimes you get lucky and can snag a bonus on top of the credit card

funding. (BMO bonuses are now restricted to certain states, PNC says they are restricted but it doesn't appear the computer enforces it.)

Phew! lots of words there I know! Personally, I would attempt the double dip and hope for some bank funding to work, you get one shot at that double dip and the worst that happens is you don't make one of the spends, not the end of the world! Imho worth the risk since there are TWO banks as possible funding destinations for you.

I don't think you need to close the account. I have no personal experience with two accounts, but I have heard of people opening 3 accounts every 30 days. I plan on trying for more in a few weeks because I think I want the SPG business card next. Some people are getting 8+ accounts. I have no idea if that will work. If the bonus has also been a year you maybe eligible for another bonus if you close the first one though. I'd look at the terms.

I just met MSR about two weeks ago on the Delta Business with only BMO funding and the points posted. I think this could be different from a cash equivalent because Amex sees it as a purchase from a bank. You could always say it was processing fees or other bank fees or something

You can only fund \$1000 for each with the card.

So step one make sure the cash advance limit is 0.

Open the three accounts online.

Fund checking with 1000.

Fund savings with 1000.

Fund money market with 1000.

Set up your online account. Once that is set up. Transfer \$500 out of savings to your BMO checking. Transfer \$1000 out of money market to your BMO checking. Send a message on BMO Harris account via chat asking to keep your money market fee free by transferring \$100 out of checking into the money market every month. They will set this up so it's automatic. Then ask how you can keep the checking free.

Clarification: if you do not enable the AutoSave properly you will be charged the fee. There are some very pissed off folks every once in awhile on Reddit who find out simply enabling an automatic transfer does not waive the fee. Also, when you chat in to get the AutoSave established make sure the waiver is on there so it waives the fee on the account otherwise you can end up with an inept rep who sets up the AutoSave but doesn't link the banker waiver to it so you eat the monthly fee anyway.

Easy. Just chat in and tell them you would like to set up the autosave and for how much and what day of the month because you'd like to keep the account fee free. After they say it's set up just say "And I just want to double check the waiver is linked to the account to keep it fee free?" then print the chat out to a pdf and keep it in your bank folder. Anything goes wrong you'll be able to say the waiver was for sure

attached (but it should work fine, I double check because I have an unfounded suspicion attaching the waiver is another step for them).