

BANK AT WORK.¹

The benefits really add up.



BANK OF THE WEST 



BNP PARIBAS GROUP

PRODUCTS AND SERVICES

- Choice Interest Checking with Direct Deposit—monthly service charge waived² and annual fee waived on Gold Line Account⁴
- Signature Checking with Direct Deposit³ or Bank of the West Premier Checking with Direct Deposit³ and no annual fee on a Gold Line Account⁴
- Mobile Banking^{5,6}
- Debit Card⁵
- Complimentary box of Bank of the West corporate image checks, or \$5 off wallet-style checks
- Annual fee waived on small safe deposit box (subject to availability)⁷

SPECIAL RATES AND DISCOUNTS

- Up to 0.25% bonus interest rate on select CD terms (minimum balance of \$10,000)⁸
- Up to 0.25% bonus interest rate on Money Market Plus Savings account (minimum balance of \$10,000)⁹
- Mortgage Loans: \$375 closing cost credit¹⁰
- Get a \$25 statement credit when you make a qualifying purchase upon approval for a new Bank of the West credit card¹¹
- Discounted rates on qualifying consumer loans. Please speak with a banker for additional details¹²

BANCWEST INVESTMENT SERVICES

- **Sixty zero (\$0) commission online trades in a year for Online Self-Directed Investment Accounts¹³**
- **Complimentary retirement check-up**

See reverse for important disclosure information.

Deposit and loan products offered by Bank of the West.

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bankofthewest.com/bankatwork

- ¹ The Bank at Work Program (“Program”) is only available to personal account holders employed by a business enrolled in the Bank at Work Program and exclusive of any other promotions and/or special rates. Program is subject to change without notice. Program requires a monthly direct deposit of \$250 or more per statement cycle and is available with Choice Interest Checking, Signature Checking or Bank of the West Premier Checking only. If you do not qualify for any of these checking accounts, you may be offered an alternate checking product which may not be eligible to participate in the Program. A participant who leaves the employment of a program enrolled business must establish a new direct deposit within two statement cycles in order to avoid being assessed a standard monthly service charge which will be assessed until a new direct deposit is established.
 - ² In order to waive the monthly service charge on the Choice Interest Checking with eligible Direct Deposits, the first Direct Deposit must be received within 2 statement cycles following account opening date. If the required Direct Deposit is not received within 2 statement cycles following the account opening date, is less than the required minimum, or is discontinued, standard monthly service charges will apply. There are other ways to waive the monthly service charge on the Choice Interest Checking. Ask for details.
 - ³ Direct Deposit to the Signature Checking or Bank of the West Premier Checking will not waive the monthly service charge. To waive the monthly service charge on a Signature Checking account, you must maintain a minimum average monthly balance of \$15,000 in your Signature Checking or maintain a minimum \$25,000 combined average monthly balance in your Signature Checking plus all linked personal checking, savings, and money market accounts, including CDs and IRAs. To waive the monthly service charge on a Bank of the West Premier Checking account, you must maintain a minimum of \$50,000 combined average monthly balance in your Bank of the West Premier Checking plus other eligible personal checking, money market, savings accounts, CDs, IRAs, and account balances in eligible BancWest Investment Services investment accounts* based on either identical or common ownership. Ask for details.
 - ⁴ Gold Line Account is subject to credit approval. Annual Fee of \$15 on a Gold Line Account associated with a Choice Interest Checking account is waived for customers enrolled in the Program. There is no Annual Fee on a Gold Line associated with a Signature Checking or Premier Checking account regardless of whether or not you are enrolled in the program. Transaction charges apply. The Gold Line Account includes a Loan Advance Fee equal to the greater of \$6 or 2% of each loan posted to the Account. The maximum Loan Advance Fee is \$15 on any single advance.
 - ⁵ Benefit is not exclusive to Bank at Work program; standard benefit for consumer checking accounts.
 - ⁶ Standard text messaging and mobile carrier rates may apply.
 - ⁷ One-time set up fee applies. \$40.00 discount can be applied to annual rental fee of larger boxes if small safe deposit box is unavailable. Larger boxes also subject to availability.
 - ⁸ Bonus interest rate of up to 0.25% will be added to standard interest rate on select CD terms. Once opened, the standard interest rate plus any bonus interest rate are fixed for the entire term of the CD. Minimum opening deposit of \$10,000 required to obtain bonus interest rate.
 - ⁹ Bonus interest rate of up to 0.25% will be added to standard interest rate on the Money Market Plus account. Minimum balance of \$10,000 required to obtain bonus interest rate. Standard interest rates and bonus interest rates are variable and may change as frequently as daily.
 - ¹⁰ Mortgage loans are subject to credit approval, standard mortgage qualifications, and underwriting requirements. Additional fees, conditions, and restrictions may apply. Equity lines excluded. Only one \$375 credit applied at closing where one borrower has a qualifying checking account; limit one credit per rolling 12 month period.
 - ¹¹ To receive the \$25 statement credit, a customer must open and be approved for a new Bank of the West consumer credit card, be enrolled in the Bank of the West Bank at Work program, and make a qualifying purchase. Balance transfers, cash advances, convenience checks, interest charges, and any fees charged to the account do not count as qualifying purchases. Only one statement credit per account is permitted. The \$25 statement credit will be posted to your statement following the date the first qualifying purchase transaction is completed. The credit card account must be open and in good standing to receive the statement credit. The \$25 statement credit may be reported to the IRS on Form 1099. Bank of the West employee accounts, Bank of the West Secured Credit Card and Bank of the West Wealth Management *World Elite™ MasterCard®* Credit Card accounts are excluded.
 - ¹² All loans and lines of credit are subject to credit approval. Certain fees and restrictions may apply. For information on qualifying products and current rates, please contact our Consumer Direct Sales (800) 488-2265, Option 4 or your local branch banker.
 - ¹³ Online Self-Directed Investment Account: Sixty (60) \$0 commission order executions in equities and Exchange-Traded Funds (“ETFs”) are available once per lifetime, per account. The account owner will have 365 days from the day the commission order executions are applied to the online self-directed investment account to utilize the sixty (60) \$0 commission order executions placed via the BancWest Investment Services online platform (\$8.95 order executions thereafter). Subject to certain terms and conditions and additional fees (please refer to www.bankofthewest.com/invest for further details about self-directed investing available through BancWest Investment Services).
- If an order placed via the online platform is executed over multiple days, each day’s executions for that order will be counted separately and applied against the remaining available \$0 commission order executions available

*Securities are offered through BancWest Investment Services, a registered broker/dealer, Member FINRA/SIPC, and SEC Registered Investment Adviser. BancWest Investment Services is a wholly owned subsidiary of Bank of the West and a part of the Wealth Management Group. BancWest Holding Inc. is the holding company for Bank of the West. BancWest Holding Inc. is a wholly owned subsidiary of BNP Paribas. Bank of the West Wealth Management offers products and services through Bank of the West and its various affiliates and subsidiaries.

Investment and Insurance Products:

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT A DEPOSIT	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
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