



ADDENDUM TO THE DEPOSIT ACCOUNT DISCLOSURE AND SCHEDULE OF FEES AND CHARGES FOR PERSONAL DEPOSIT ACCOUNTS (ALL STATES*)

EFFECTIVE JANUARY 10, 2020

This Addendum, together with the applicable Schedule of Fees and Charges for Personal Deposit Accounts, the Deposit Account Disclosure for Personal Accounts, current Rate Sheet, your signature card and any other addenda that may be provided to you at Account opening or from time to time thereafter, form the Agreement between you and the Bank for your Bank of the West Premier Checking Account and access to the Bank of the West Premier Program. Except as expressly stated below, all other terms and conditions in the Bank's Agreement with you continue in full force and effect. Bank reserves the right to add to, delete from, discontinue or otherwise amend any product, service, fee or charge, package or program offering at any time with such notice as is required by law. Capitalized terms shall have the same meaning as in the Agreement, unless otherwise defined herein.

BANK OF THE WEST PREMIER PROGRAM

Bank of the West ("Bank") provides automatic access to the Bank of the West Premier Program ("Program") to personal Account holders who **open at least one (1) Bank of the West Premier Checking Account.**

The Program is only available to personal account holders and not available to businesses. The Program's benefits include reduced or waived fees or discounts for a suite of Bank products and services. Additional application, enrollment, or credit approval may be required, depending upon the product or service. Your access to the Program's benefits continues as long as you maintain at least one (1) Bank of the West Premier Checking Account. Additional details follow below.

REQUIREMENTS FOR BANK OF THE WEST PREMIER CHECKING MONTHLY SERVICE CHARGE REBATE

For purposes of this Program, if combined average monthly balances in the associated Eligible Accounts described below are at least \$25,000, the Bank will rebate the monthly service charge for your Bank of the West Premier Checking Account.

Eligible Accounts
<ul style="list-style-type: none"> Bank deposit Accounts (such as checking, savings, money market, CDs and IRAs) and certain BancWest Investment Services ("BWIS") investment accounts

Ineligible Accounts and Products
<ul style="list-style-type: none"> Any account the inclusion of which is prohibited by law or may result in a breach of any fiduciary duty, law or regulation, including the Employee Retirement Income Security Act of 1974 ("ERISA") Retirement plans subject to ERISA, such as defined contribution and defined benefit plans (e.g. 401 (k) plans, profit sharing plans, employee stock ownership plans and simplified employee pension plans). Note: This exclusion does not apply to traditional IRAs, Roth IRAs and rollover IRAs, which remain eligible. 403 (b) plans, 457 plans, Education accounts (education IRA – Coverdell, 529 college savings plans), Keogh plans, Money purchase plans and Insurance, except annuities

Securities and variable annuities are offered through BancWest Investment Services, a registered broker/dealer Member FINRA/SIPC, and SEC Registered Investment Adviser. Financial Advisors are Registered Representatives of BancWest Investment Services. Fixed annuities/insurance products are offered through BancWest Insurance Agency in California (License #0C52321) and through BancWest Investment Services, Inc. in all other states where it is licensed to do business. This is not an offer or solicitation in any jurisdiction where we are not authorized to do business. Bank of the West and its various affiliates and subsidiaries are not tax or legal advisors. Please consult your tax or legal advisor for more information regarding your personal situation. BancWest Investment Services is a wholly owned subsidiary of Bank of the West. Bank of the West is a wholly owned subsidiary of BNP Paribas.

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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*Doing business In South Dakota as Bank of the West California.



REQUIREMENTS FOR BANK OF THE WEST PREMIER CHECKING MONTHLY SERVICE CHARGE REBATE (Cont.)

- The date range of the Bank of the West Premier Checking Account's statement cycle will be used to calculate the combined average monthly balance in all Eligible Accounts.

NOTE: For the Bank to determine whether the combined average monthly balance requirement has been met, BWIS will provide balance information for all eligible investment accounts as received from affiliates and third party providers.

- If the combined average monthly balance requirement is not met, your Bank of the West Premier Checking Account will be assessed a monthly service charge. All other Program benefits you have enrolled in and been approved for will continue, subject to any separate qualifications, restrictions and limitations required to receive each of those benefits (see page 5 for details).

Ownership Requirements for Bank of the West Premier Checking Monthly Service Charge Rebate	
Eligible Accounts must meet either of the two (2) ownership requirements described below	
Identical Ownership	Eligible Accounts with ownership that is identical to that of the Bank of the West Premier Checking will <u>automatically</u> have their account balances combined for the purpose of qualifying for rebate of the monthly service charge.
Common Ownership	<p>Any owner of the Bank of the West Premier Checking may <u>elect to Opt In</u> to have account balances in other Eligible Accounts of which he/she is also an owner combined for the purpose of qualifying for rebate of the monthly service charge. Each owner may <u>Opt Out</u> of Common Ownership at any time.</p> <p>Note: By Opting In, each owner of a joint Bank of the West Premier Checking understands and agrees that a co-owner may be able to discern balances in joint accounts held with other owners.</p> <p>Grantor-trustees of Revocable Trusts may opt in to Common Ownership and balances of such trusts will be included with other individually or jointly held accounts. However, balances of irrevocable trusts may not be combined with personally held assets. Similarly, customers may not include assets over which they have representative or fiduciary control such as when the customer has power of attorney, acts on behalf of an estate, or serves as a guardian, conservator, or custodian.</p> <p>Additionally, fiduciaries opting in to Common Ownership assume responsibility for ensuring that any fiduciary account that may be combined in the Program will not be a violation of fiduciary duty.</p>

ADDITIONAL DEPOSIT ACCOUNT BENEFITS

Monthly Service Charge Benefit	
As a Bank of the West Premier Checking Account holder, the Bank will automatically waive or rebate the monthly service charge for the Accounts below that meet the following criteria:	
Choice Money Market Savings Account	If you open one (1) Choice Money Market Savings Account with identical ownership to your Bank of the West Premier Checking Account, the Bank will automatically waive the monthly service charge for this one (1) Choice Money Market Savings Account regardless of balance. All other fees and charges will apply.
Additional Bank of the West Premier Checking	<p>If you have two (2) or more Bank of the West Premier Checking Accounts, the Bank will automatically rebate the monthly service charge on one (1) of the Bank of the West Premier Checking Accounts regardless of balance. All other fees and charges will apply.</p> <p>NOTE: Any additional Bank of the West Premier Checking Accounts will only count towards the Monthly Service Charge Benefits discussed here and do not increase Additional Program Benefits discussed on pages 5-6.</p>

BANK OF THE WEST PREMIER CHECKING DETAILS

Bank of the West Premier Checking¹	
Minimum Amount to Open	Any Amount
Pays Interest	Yes
Monthly Service Charge	\$25²
Monthly Service Charge New Account Rebate	Bank will rebate the monthly service charge for the first two (2) statement cycles
How Monthly Service Charge Will Be Rebated (after first two (2) statement cycles)	Maintain a combined average monthly balance of at least \$25,000 in this Bank of the West Premier Checking Account plus any other Eligible Accounts

¹ If you do not qualify for this checking product, you may be offered an alternate checking product. The Bank of the West Premier program and its benefits will apply only if you have a Bank of the West Premier Checking Account.

² The monthly service charge and any applicable rebate will be assessed by the third business day of the statement cycle for the previous statement cycle's activity.

Bank of the West Premier Debit Card Transaction Dollar Limitations

Dollar Limitations for Transactions at Bank of the West ATMs and/or Shared Network ATMs	Unless you are informed otherwise, you may withdraw up to \$1,500 in cash each calendar day, subject to funds availability.
Dollar Limitations for Transactions at Point-of-Sale Networks	<p>You may purchase up to \$10,000 worth of goods or services per transaction each calendar day that you use your Premier Debit Card (up to a daily limit of \$10,000) subject to funds availability and a limit of thirty (30) transactions per day.</p> <p>You may request an aggregate total up to \$1,000 in cash advances each calendar day when you use your Premier Debit Card to obtain cash at other financial institutions using the MasterCard® Network, subject to funds availability.</p>

Ownership Requirements to Obtain Program Benefits

For **Special Interest Rates for Choice Money Market Savings and CD Accounts** benefits discussed on page 6, ownership must be identical to the Bank of the West Premier Checking Account.

For **Consumer Loans and Lines of Credit and/or Cash Back World Mastercard®** benefits discussed on page 6, there must be at least one (1) owner in common with Bank of the West Premier Checking.

Timing of Program Benefits

Program benefits will begin within three (3) business days after your first Bank of the West Premier Checking Account is opened.

After you open at least one (1) Bank of the West Premier Checking Account, you are eligible to receive Premier Relationship Interest Rates for one (1) Choice Money Market Savings Account and select Relationship CDs. These Premier Relationship Interest Rates will be in effect as of the first statement cycle following the business day after the first Bank of the West Premier Checking Account is opened. (For details, see page 6 **Special Interest Rates for Choice Money Market Savings and CD Accounts**).

If your *only* Bank of the West Premier Checking Account is closed for any reason, you will not forfeit any Program benefits received up to the time the Account is closed. However, you will not receive or be eligible to receive any additional Program benefits following the date of the Bank of the West Premier Checking Account's closure.



Bank of the West Premier Program Benefits

Dedicated Bank of the West Premier Customer Service at 844-2GO-WEST (for TTY use 800-659-5495)

**Fee benefits applicable only to transactions charged to or services pertaining to
Bank of the West Premier Checking Account(s) and any associated Gold Line**

ATM: Non-Bank of the West ATM Transactions (Balance Inquiry, Transfer, Withdrawal)	No Bank of the West Charge (Foreign Transaction fees may apply)
ATM: Fee Rebate (fees for cash withdrawals from non-Bank of the West ATMs)	All cash withdrawal fees charged by non-Bank of the West ATMs for use of their ATMs will be rebated within one (1) business day
Cashier's Checks	Fee Waived
Check Printing	Fee Waived for 'Bank of the West Premier', 'Nature Conservancy' or 'Bear' check styles or 25% discount on other styles (one box per order)
Image Statements	Fee Waived
Incoming Wires (domestic & international)	Fee Waived
Money Orders	Fee Waived
Overdraft Program: Gold Line (subject to credit approval)	Discount and/or Annual Fee Waiver Available Refer to the Bank of the West Premier Checking or Signature Checking Gold Line Account Agreement and Disclosure for additional details (available upon request)
Overdraft Program: Savings Overdraft Protection Transfer Fee	Fee Waived
Safe Deposit Box Annual Fee	Fee waived for smallest safe deposit box or \$40 off larger sizes (subject to availability)
Safe Deposit Box Set Up Fee	Fee Waived
Stop Payments	Fee Waived
Other Fees and Charges	See <i>Schedule of Fees and Charges for Personal Deposit Accounts</i> for other fees that may apply Unless expressly waived or rebated here, all other standard fees and charges will apply to your Bank of the West Premier Checking Account(s) and to all accounts whose balances may be combined with your Bank of the West Premier Checking Account for waiver or rebate of the monthly service charge and to all loans and other products that are part of the Bank of the West Premier program.
Additional Program Benefits	
Consumer Loans (subject to credit approval)	Discounts and/or Fee Waivers Available (see page 6 for additional details)
Credit Card (subject to credit approval)	Rewards and/or Fee Waiver Available (see page 6 for additional details)
Special Interest Rates on Choice Money Market Savings and CDs	Relationship Interest Rates Available (see page 6 for additional details)



ADDITIONAL PROGRAM BENEFITS

Special Interest Rates for Choice Money Market Savings and CD Accounts

A Premier Relationship Premium (available to Bank of the West Premier Checking customers) is a bonus interest rate on one (1) qualifying Choice Money Market Savings Account for selected balance tiers. The standard interest rate plus the Premier Relationship Premium Interest Rate equals the Premier Relationship Interest Rate. Premier Relationship Premium Interest Rates are set at the Bank's discretion and are subject to change without notice. Only one (1) Choice Money Market Savings Account can be linked to a Bank of the West Premier Checking Account for the purposes of obtaining the Premier Relationship Interest Rate. If you have a second Bank of the West Premier Checking Account, it does not provide a Premier Relationship Interest Rate to any Choice Money Market Savings or Relationship CD associated with it. There may not be a Premier Relationship Premium associated with every balance tier.

Choice Money Market Savings Premier Relationship Interest Rates:

To automatically qualify for a Premier Relationship Interest Rate on your Choice Money Market Savings Account, you must have one (1) open Bank of the West Premier Checking Account and one (1) Choice Money Market Savings Account with identical ownership. The Premier Relationship Interest Rate will be earned on your Choice Money Market Savings Account, and will be calculated as follows:

- On the last day of your statement cycle, your Choice Money Market Savings Account's end-of-day collected balance tier will be determined.
- If the Bank is paying a Premier Relationship Premium Interest Rate for that balance tier, that Premium will be added to the standard interest rate for the balance tier into which your daily end-of-day balance falls each day during the next full statement cycle.
- The Premier Relationship Premium Interest Rate will be applied beginning the first business day of the statement cycle. Once set, the Premier Relationship Premium Interest Rate will not change during that statement cycle. The standard interest rate can change as frequently as daily.
- The Premier Relationship Interest Rate is compounded daily and paid to your Choice Money Market Savings Account on the last day of the statement cycle.
- If you do not qualify for a Premier Relationship Premium Interest Rate as of the last day of any statement cycle, your Account will earn only the standard interest rate during the next full statement cycle.

Relationship CD Interest Rates

To automatically qualify for a Relationship CD interest rate, you must have a Bank of the West Premier Checking Account with the identical ownership as the Relationship CD. Relationship CD interest rates are available on select CD products only and are subject to change or discontinuance at CD renewal. If you do not have an open Bank of the West Premier Checking Account when the CD renews, you will receive the standard interest rate for the new term of your CD.

Consumer Loans and Lines of Credit Products

All loans and lines are subject to credit approval. Certain fees and restrictions may apply.

Bank of the West Premier Checking customers may be eligible for a variety of rate discounts and fee waivers on qualifying consumer lending products. For information on eligible products and current rates, please contact our Convenience Banking Team (844) 2GO-WEST, Option 4 or your local branch banker.

Cash Back World Mastercard®

Credit cards are subject to credit approval. Certain fees and restrictions may apply.

For more information regarding rates, fees, features and benefits, refer to the Bank of the West Credit Card Account Agreement, Rewards Program Rules and Mastercard® Guide to Benefits which are available at www.bankofthewest.com/cash-back-credit-card.