



# Mortgage and Home Equity Line of Credit "Ways to Save" Discount Overview

As a Bank of the West customer with new and/or existing Bank of the West personal checking or savings accounts and/or eligible investment balances, you may qualify for the following discounts on Mortgage Loans and Home Equity Lines of Credit:

## Mortgage Loans

Eligibility Criteria (total post-close assets <sup>1</sup> )	Relationship Discount <sup>1</sup>	Automatic Payment Discount <sup>2</sup>	Combined Discounts
Conforming / Government Loans			
\$1 - \$99,999	0.000%	-0.125%	-0.125%
\$100,000 +	-0.125%	-0.125%	-0.250%
Jumbo + Interest Only Loans			
\$1 - \$99,999	0.000%	-0.125%	-0.125%
\$100,000 - \$249,999	-0.125%	-0.125%	-0.250%
\$250,000 - \$499,999	-0.250%	-0.125%	-0.375%
\$500,000 - \$749,999	-0.375%	-0.125%	-0.500%
\$750,000 - \$999,999	-0.500%	-0.125%	-0.625%
\$1,000,000 - \$2,999,999	-0.625%	-0.125%	-0.750%
\$3 Million +	-0.750%	-0.125%	-0.875%

## Home Equity Lines of Credit (HELOC)

Eligibility Criteria (total post-close assets <sup>1</sup> )	Relationship Discount <sup>1</sup>	Automatic Payment Discount <sup>2</sup>	Energy Efficiency Discount <sup>3</sup>	Balance Based Discount (based on initial draw <sup>4</sup> )	Combined Discounts
\$1 - \$99,999	0.000%	-0.125%	-0.1250%	Up to -0.500%	Up to -0.750%*
\$100,000 +	-0.250%	-0.125%	-0.1250%	Up to -0.500%	Up to -1.000%*

\*Total combined discounts are capped at 1.250% off the qualifying margin.

**Speak with a Banker:**  
**(833) 250-4663 • TTY (800) 659-5495**

All loans and lines of credit subject to credit approval, standard credit qualifications, and underwriting requirements. Additional fees, conditions, and restrictions may apply. Terms and conditions are subject to change without notice. Please ask for a copy of our important terms brochure for HELOCs, which contains important product details and disclosures.

<sup>1</sup> Relationship Pricing Discounts may be available for eligible Bank of the West deposit customers, Bank of the West Global Investment Fiduciary Solutions investment clients, and investment customers of BancWest Investment Services with at least \$100,000 in assets under management (AUM). For adjustable rate mortgages, the discounts are applicable only during the initial fixed-rate period. Discounts are not eligible for deposits or other AUM held in insurance accounts, the name of a business, or the name of the trustee of an irrevocable trust. Balances owed or available on lending or credit products and any account or asset where inclusion for relationship pricing eligibility might breach the owner's fiduciary duty or breach any law or regulation applicable to the owner or Bank of the West or its affiliates are also ineligible (contact us for more details).

<sup>2</sup> Automatic payment discount of 0.125% off the standard rate requires applicants to establish automatic payments from their new or existing Bank of the West checking or savings account. For adjustable rate mortgages, the discount is applicable only during the initial fixed-rate period. For HELOC's, the discount may be reversed and your rate and payments may increase if automatic payments are discontinued for any reason. Other restrictions may apply. All terms and conditions applicable to the checking or savings account apply, including fees and minimum opening deposits.

<sup>3</sup> The HELOC Energy Efficiency Discount is subject to change at any time. Discount is 0.125% off standard rate sheet pricing. Applicants must finance at least \$5000 for new solar energy equipment or energy efficient products in order to qualify for the discount. Applicants provides—no less than 10 days prior to account opening—a written estimate satisfactory to Bank of the West from a licensed contractor for the purchase and installation of an eligible energy efficiency product. (Visit us at [www.bankofthewest.com/solar](http://www.bankofthewest.com/solar) to review our complete list.) The written estimate must be dated no earlier than 60 days prior to account opening and not expire until at least 5 days after account opening. Written estimate must clearly identify products being installed and indicate ENERGY STAR certification (except solar). Bank of the West reserves the right to verify the written estimate, the validity of the renewable energy improvement, and may request written certification of the applicant's intentions.

<sup>4</sup> A balance-based discount off our margin of 0.10% for every \$10,000 drawn up to a maximum of 0.50% (for advances of \$50,000 or more) is available for new Bank of the West HELOC customers with an initial advance of least \$10,000 taken on the date of HELOC opening (subject to the credit limit and a rescission period, if applicable). An initial advance amount of less than \$10,000 is not eligible for this promotion.

Bank of the West Wealth Management offers products and services through Bank of the West and its various affiliates and subsidiaries. Securities and variable annuities are offered through BancWest Investment Services, a registered broker/dealer, Member FINRA/SIPC, and SEC Registered Investment Adviser. 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. 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 GOVERNMENT AGENCY
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