Welcome!

Our team members are at the core of what we do, and we recognize our continued success is directly linked to team member contributions. Our goal is to provide an environment in which you can reach your full potential in your personal and professional initiatives.

We provide a total rewards package designed to support your personal needs and to motivate you to do your best by recognizing and rewarding top performance. The package includes two components: your direct pay and comprehensive benefits.

This brochure provides a brief overview of the benefit plans and other team member resources available if you become a Bank of the West team member. Shortly following your date of hire, you’ll receive benefits enrollment information that more fully describes the Bank’s employee benefits.

Our goal is to provide an environment in which team members can reach their full potential in their personal and professional initiatives.

The following information is for a quick reference only. It is not intended as a complete description of each benefit. Detailed descriptions are provided on the Bank’s intranet site.

Bank of the West is a trade name used by BMO Harris Bank N.A. Banking products and services are subject to approval and are provided by BMO Harris Bank N.A. Member FDIC.
Flexible Benefits

The Bank automatically provides a core package of benefits, plus a variety of additional benefits you may choose from to complete your own personalized benefits program. This allows you to tailor your benefits to fit your needs and the needs of your family. And, since many of the Bank’s benefits are offered on a pre-tax basis, your overall annual tax liability is reduced.

How Does It Work?

Benefits requiring a contribution are purchased with either pre-tax or after-tax dollars through periodic payroll deductions. During authorized enrollment periods (new hire enrollment, annual open enrollment, or a qualifying event enrollment), you may make benefit elections or changes.

Core Benefits (provided at no cost)
- Short-Term Disability
- Long-Term Disability
- Employee Life Insurance
- LiveHealth Online
- Employee Assistance Program
- Health Advocate
- Teladoc Medical Experts
- Business Travel Accident Insurance
- Work Perks
- Holidays, Paid Time Off and Parental Leave

Pre-Tax Benefits
- Medical Coverage
- Dental Coverage
- Vision Coverage
- Short-Term Disability Buy-up
- Long-Term Disability Buy-up
- Supplemental Employee Life Insurance
- Accidental Death and Dismemberment (AD&D) Insurance
- Flexible Spending Accounts
- Health Savings Account
- 401(k) Savings Plan

After-Tax Benefits
- Dependent Life Insurance
- Medical, Dental, and Vision Coverage for a Domestic Partner and a Domestic Partner’s children
- Supplementary Medical (Hospital Indemnity and Critical Illness Insurance)
- Group Legal Plan
- Roth and After-Tax 401(k) Savings Options
- Identity Theft Protection
- Gympass

When Am I Eligible?

Unless indicated otherwise, all team members are eligible the first of the month following 30 days of employment.
Medical, Dental and Vision Coverage

Recognizing that health care coverage is an important part of all our lives, the Bank strives to provide team members with quality choices.

Who Can I Cover?

In addition to covering yourself, you can also choose to cover a spouse or domestic partner and dependent children up to age 26.

What Are My Medical Plan Options?

The Bank offers various medical plan options, including the Anthem Blue Cross HSA PPO and the Kaiser HSA Savings HMO Plans, which both include a Bank HSA contribution of $500 for single coverage or $1,000 for employee plus dependent coverage at no cost to you (these amounts are pro-rated if you are hired mid-year).

Anthem Blue Cross PPO and Anthem Blue Cross Routine Care PPO Plans are also available at all locations. You may also have the option to participate in the Anthem Blue Cross Limited Network EPO. This plan offers the exact same in-network benefits as the Anthem Blue Cross PPO but it is paired with a more efficient and narrow network. HMO plans are available in some locations.

What Are My Dental Plan Options?

Bank of the West offers a national Dental PPO plan option for team members and dependents. In California, we also offer two DMO options.

What Are My Vision Plan Options?

Bank of the West offers two Vision Service Plan (VSP) options for team members and dependents.

Bank of the West offers several medical, dental and vision plan options (depending on location) for team members and dependents.
Supplementary Medical

Bank of the West gives you access to two supplementary health plan options through MetLife at low group rates—Hospital Indemnity and Critical Illness—which can supplement your regular medical coverage in the event of catastrophic or high-cost medical needs.

You pay 100% of the cost of coverage through payroll deductions on an after-tax basis. You can use the money you receive in either plan to offset your medical costs (deductible, coinsurance) or any other non-medical costs, it’s your choice.

Spending Accounts

Bank of the West offers three Flexible Spending Accounts, which allow you to set aside tax-free dollars to pay for eligible expenses.

Health Care Flexible Spending Account (FSA)

You may contribute up to $3,050 per year to cover out-of-pocket health care expenses, including deductibles, copayments, eligible expenses over plan limits or those not covered by medical, dental, or vision plans.

If you are enrolled in an HSA medical option and want to participate in the Healthcare FSA, we offer a Limited Purpose FSA.

Transportation Spending Account

You may contribute up to IRS limits per month for qualified parking, mass transit, or van pool expenses.

Dependent Care Spending Account

You may contribute up to $5,000 per year (or $2,500 if you’re married and file separate tax returns) to cover day care expenses for dependent children under age 13 or dependent adults.

Health Savings Account (HSA)

Bank of the West offers an HSA in conjunction with the high deductible health plan. BOW will contribute $500 for an individual and $1,000 for employee plus dependent coverage (these amounts are pro-rated if you are hired mid-year).
Life Insurance

What Are My Employee Life Insurance Options?

Bank of the West provides Basic Life Insurance coverage for you automatically by giving you sufficient benefit credits to purchase two-times your annual benefits pay in life insurance. Supplemental and dependent life insurance is also offered. You can use these credits toward the cost of other benefits if you do not elect life insurance.

Accidental Death & Dismemberment (AD&D) Insurance

You have the option to purchase AD&D Insurance that provides financial protection if you die or are seriously injured in an accident. Options include benefits at 1, 2, 3 or 4 times your annual pay, with a maximum insurance coverage of $1 million.

Family AD&D Insurance is also available to purchase for your spouse/domestic partner and your children.

Business Travel Accident Insurance

A benefit is paid if you lose your life as a result of an accident while you’re traveling on Bank business. Business travel means a trip authorized by the Bank to a destination away from Bank premises where you’re regularly assigned to work. This benefit is provided at no cost to team members. (Eligibility and coverage amounts vary.)
Short-Term Disability Insurance

Short-Term Disability (STD) Insurance provides you with financial protection by paying a portion of your income while you’re disabled due to illness or injury. The core benefit (Option 1) is provided at no cost to you. You have the option to purchase additional coverage.

What Are My Short-Term Disability Insurance Options?

<table>
<thead>
<tr>
<th>OPTION</th>
<th>BENEFIT</th>
</tr>
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<tbody>
<tr>
<td>Option 1</td>
<td>Company Paid</td>
</tr>
<tr>
<td>Option 2</td>
<td>Buy-Up</td>
</tr>
</tbody>
</table>

Long-Term Disability Insurance

If you become sick or injured and can’t work for more than 180 days, Long-Term Disability (LTD) Insurance continues to pay a percentage of your income. The core benefit (Option 1) is provided at no cost to you. You can purchase additional coverage.

What Are My Long-Term Disability Insurance Options?

<table>
<thead>
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<th>OPTION</th>
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<td>Buy-Up</td>
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Talent Award Program (TAP)

Bank of the West is looking for talented people! TAP into your networks and send us the best people that you have ever worked with or highly valued people within your profession.

The Talent Award Program provides recognition and monetary reward to team members who refer great talent for employment with the Bank.

Supporting Others

Our commitment to our communities strengthens our neighborhoods and brightens the future of generations to come. Bank of the West helps you give back to your community by finding you one-time and ongoing community opportunities through Bank of the West Volunteers! and matching any donation (up to $1,000) to all eligible 501(c)(3) charities.

Group Legal Plan

The Hyatt Group Legal Plan can assist you and your dependents with questions and/or advice regarding personal legal matters.

What Expenses Are Covered?

The plan covers many legal services, including the preparation of wills and living trusts, power of attorney, deeds, mortgages, purchases, sale or refinancing of your primary residence, and debt collection defense.

Through the Group Legal Plan, you also have access to the Legal Plan Plus Parents Buy-up Option.

This program includes all of the same features you have for yourself and your immediate family through the Group Legal Plan, with the option to provide additional coverage for your parents for things like drafting wills and other estate planning or to handle an identity theft matter.
Career Development/Continuing Education

Bank of the West supports its team members’ efforts to further their professional and personal growth. With prior approval, the Bank offers financial assistance for career development for certain programs, such as degree and certificate programs, college and university programs and professional seminars.

Holidays

The Bank generally observes the following legal holidays:

- New Year’s Day
- Martin Luther King, Jr. Birthday
- Presidents’ Day
- Memorial Day
- Juneteenth
- Independence Day
- Columbus Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

Paid Absence Days

All full-time team members accrue paid absence time from the date of hire at the rate of 3.33 hours per pay period. Part-time team members working 20-39 hours per week accrue hours on a prorated basis. You can accumulate up to 25 days or 200 hours to take time off for personal illness, family illness, or medical appointments for you or your family.
Paid Time Off Accrual

Paid time off (PTO) is accrued over each pay period on an annual basis. Vacation accrual time is determined as of the beginning of the calendar year in which your service anniversary date of continuous employment falls. Each team member is eligible for one personal day per year. In addition, all team members receive 11 observed holidays per year. See below for eligible annual paid time off (vacations + holidays + a personal day) by level and years of service.

<table>
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<tr>
<th>YEARS OF SERVICE</th>
<th>NON OFFICER PTO ACCRUAL</th>
<th>OFFICER PTO ACCRUAL</th>
<th>VP &amp; ABOVE PTO ACCRUAL</th>
</tr>
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<tbody>
<tr>
<td>0 - 4</td>
<td>22 days</td>
<td>27 days</td>
<td>32 days</td>
</tr>
<tr>
<td>5 - 14</td>
<td>27 days</td>
<td>27 days</td>
<td>32 days</td>
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<tr>
<td>15+</td>
<td>32 days</td>
<td>32 days</td>
<td>32 days</td>
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</tbody>
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When you celebrate your 20, 25, 30 or 35-year service anniversary, you are eligible to accrue one additional week of vacation for that year.

Vacation starts accruing on your first day. New employees can take accrued time off — paid absence or vacation — after the first 90 day introductory period of hire.

Parental Leave

The Bank offers 14 weeks of paid parental leave for the birth, adoption, or foster care placement of a child. This leave allows benefits-eligible team members to enjoy time with their expanding family. Birth parents, adoptive parents, and foster parents are eligible for this benefit.
Retirement Savings

The Bank offers pre-tax and post-tax retirement savings options.

Bank of the West 401(k) Savings Plan

The Bank of the West 401(k) Savings Plan is designed to help you meet your long-term financial goals. Your investments and the Bank’s matching contribution in the Savings Plan can help you fund your retirement.

When Am I Eligible?

You’re eligible for the 401(k) Savings Plan upon hire. An enrollment kit will be emailed to you two to three weeks after your hire date.

How Does It Work?

You can save up to 75% of your eligible compensation on a before-tax basis and shelter these savings from current income tax, subject to IRS limits. You also have the option to make catch-up contributions if you’re age 50 or older. Your contributions are always 100% vested in your 401(k) account.

The Bank also offers Roth and after-tax contribution options, so that you have greater flexibility when it comes to saving for retirement. With a Roth 401(k), you pay the taxes now so your contributions grow and can be taken out at retirement tax-free.

Is There a Company Match?

The Bank’s matching contribution is 100% of the first 6% of your eligible pay that you contribute to the 401(k) Plan via the before-tax or Roth options, and those contributions are immediately vested.

The 401(k) Savings Plan offers a variety of investment options, and taxes are deferred on any investment earnings until retirement.
Additional Benefits

Most of these benefits are offered at no charge to all employees and their dependents.

**LiveHealth Online**

Talk face-to-face with a board-certified doctor any time using your computer or mobile device – no appointment or long waits. And it’s completely free for all Bank of the West team members and their families who are enrolled in an Anthem medical plan option.

**Health Advocate**

Health Advocate is a concierge service that helps you and your dependents navigate the complex healthcare world, regardless of medical plan enrollment.

**Teladoc Medical Experts**

Teladoc Medical Experts is a free and confidential service that can help you and your dependents make more-informed decisions about your health care.

**Employee Assistance Program (EAP)**

Bank of the West’s EAP provides resources to you and your family to help manage diverse issues such as marital distress, substance abuse, workplace conflict, and parental issues, as well as general work/life concerns, such as elder care, child care, and legal and financial concerns. Access the EAP conveniently and confidentially, 24 hours a day, 7 days a week.

**Gympass**

Through Gympass, you have unlimited access to an array of lifestyle apps, offering everything from on-demand workouts to meal planning, 1:1 mental health therapy and meditation.

**Work Perks**

Team members receive reduced fees for many banking services including loans, investments, insurance and other banking products and services.

**Identity Theft Protection**

ID Watchdog offers optional identity theft protection for a low monthly premium. When you enroll, ID Watchdog will monitor your credit and accounts for theft attempts and help restore your identity in the event of an incident.
This communication provides information about certain Bank of the West benefits. Receipt of this document does not automatically entitle you to the benefits described herein. You must meet the applicable eligibility requirements for each benefit described. Every effort has been made to ensure the accuracy of the information contained in this brochure. However, if there is a discrepancy between the information contained here and the information in the applicable governing Plan documents, the Plan documents will govern. The Plan documents are available either by request or on the Benefits page on My HR. No person has the authority to modify the terms of the Plan as laid out in its governing documents.

When you enroll or continue participation in the Bank of the West benefit plans, you are acknowledging that the benefits you have elected are subject to the provisions of the Bank of the West Group Health and Welfare Plan and the Summary Plan Description for the component plans and any other incorporated documents and terms and conditions. You are also authorizing Bank of the West to withhold from your pay any required employee contributions for the benefits you elect or continue.

Bank of the West reserves the right to amend or terminate any benefit plan in its sole discretion at any time and for any reason. The Plan and its agents also retain the discretion to interpret any terms or language used in this brochure or the Plan documents. Nothing in this brochure or the Plan documents creates a binding employment contract between an employee and Bank of the West.

BANK OF THE WEST
A trade name used by BMO Harris Bank N.A.

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