

## Welcome to Bank of the West!

Please keep these important documents with your Deposit Account Disclosure for Personal Accounts booklet and retain them for future reference.

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## Schedule of Fees and Charges for Personal Deposit Accounts

(Arizona, California, Colorado, Idaho, Iowa, Kansas, Missouri, Nebraska, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota\*, Utah, Washington, Wisconsin, Wyoming Branches)

Effective December 1, 2018

This Schedule applies to personal Accounts opened in the states referenced above. This Schedule, along with the Deposit Account Disclosure for Personal Accounts, current rate sheet, your current 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 Bank of the West ("Bank") as to your checking, money market, savings, certificates of deposit, and retirement Accounts (collectively, the "Agreement"). The 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. To the extent that any of the terms or provisions of this Schedule of Fees and Charges conflict with those contained in any other document in the Agreement, the terms and provisions contained herein shall control. Capitalized terms shall have the same meaning as in the Agreement, unless otherwise defined herein. We regret that this document is not available in languages other than English. Please make sure that you understand all terms and conditions applicable to your deposit Account(s) and services.

<b>ATM Cards and Debit Cards</b>	
ATM Card/Debit Card Purchases	No charge
ATM Statements	\$2 each
Foreign Currency Transactions	
MasterCard® Fee	1% of transaction amount
Bank of the West Fee	2% of transaction amount
Non-Bank of the West ATM Transactions	
Balance Inquiry	\$2.50 per inquiry
Transfer	\$2.50 per transfer
Withdrawal	\$2.50 per withdrawal
Debit Card Cash Advance Withdrawal at a financial institution that displays the MasterCard® Logo	\$3 per withdrawal
ATM Card or Debit Card Reissuance (Lost or Stolen)	\$5 per card
Expedited Domestic Delivery of ATM/Debit Card	\$25 per card
Expedited International Delivery of ATM/Debit Card	\$65 per card
Debit Rewards Annual Membership	\$15 per year
<b>IRA</b>	
IRA Annual Fee	\$12 per plan
IRA Transfer or Closing Fee	\$25 per plan
<b>Night Depository</b>	
Annual Fee	\$20 per year
Key Deposit (non-refundable)	\$5 per key
<b>Online Banking</b>	
External Transfers	
Standard (3 business days) External Transfer – Web Fee	\$3 each
Next Business Day External Transfer – Web Fee	\$10 each
Zelle® Payments	No charge
Online Bill Pay	
Same Day Online Bill Payment – Transaction Fee	\$10.95 each
Overnight Check – Transaction Fee	\$17.50 each

<b>Overdrafts and Returned Items</b>	
Overdraft Fee or Returned Item Fee	\$35 each Item
\$5 Overdraft Buffer: No Overdraft Fees will be assessed on your checking or money market Account if at the end of the Business Day your Account's Available Balance is overdrawn by \$5 or less after all transactions have posted.	
Daily Maximum: No more than five (5) Overdraft and/or Returned Item Fees will be applied on any one (1) Business Day per checking or money market Account.	
Overdraft Fee Eraser: Upon request, we will refund one (1) Overdraft Fee or Returned Item Fee in a rolling 12 month period.	
Extended Overdraft Fee: If your checking or money market Account remains overdrawn \$15 or more for five (5) consecutive Business Days	\$30 on the sixth Business Day
<b>Overdraft Programs</b>	
Savings Overdraft Protection Transfer Fee	\$12 each day that a transfer occurs
Gold Line (credit approval required)	Refer to the Gold Line Account Agreement and Disclosure Statement
<b>Safe Deposit Box</b>	
Set-Up Fee	\$20 per box
Annual Fee	Varies
Safe Deposit Box Forced Opening	Varies based on cost to Bank
<b>Statements</b>	
Check Safekeeping	No charge
Image Statement (front of checks only)	\$2 per statement cycle. Money Market Accounts – no charge
Image Statement (front and backs of checks)	\$3 per statement cycle
Copy of a Statement	\$5 each
Ongoing Duplicate Statements	\$5 each
Snapshot Statement	\$2 each
Special Schedule Statements (off-cycle)	\$5 each
Paper Statement Fee	\$3/month per checking Account
Charged each monthly statement cycle you receive a paper statement (fee also applies to each checking Account subject to the fee in a combined statement). Fee waived for Bank of the West Premier Checking OR if any account owner is age 65 years or older OR account ownership is ineligible for Online Banking access OR Account has Alternative Statement Option of Audio, Braille, or Large Font.	

\*Doing business in South Dakota as Bank of the West California



Other Charges	
Account Research	
Research Time	\$30/hour (\$30 minimum)
Item Copies	\$1 each
Cashier's Check	\$10 each
Check Cashing Fee (Bank of the West "on us" check in excess of \$50)	\$7.50 per check
Check Cashing Fee is waived for (1) deposit Account customers (excluding Basic Savings-only customers); (2) minors; (3) Bank of the West cashier's checks, and (4) Bank of the West checks drawn on a deposit Account in the name of any government agency.	
Check Printing	Varies with style
Sightline Checks for the visually impaired	No charge
Collection Fee	
Domestic	\$20 per Item
Foreign	See below
Copies of Deposit Slips or Paid Checks	
Standard Requests or Telephone Banking Requests	No charge for the first 2 copies per statement cycle, then \$2 each
Instant requests	\$2 each
Copy of draft for POS Transaction	\$3 each
Counter Check Fee	\$1 per check, minimum 4 checks
Deposited Item Returned	\$15 each
Re-Deposited Item	\$4 each
Excess Withdrawal Fee (savings and money market Accounts)	\$15 each
Foreign Currency	
Exchange	\$5 per transaction
Standard Shipping Fee	\$12 per transaction
Priority Shipping Fee	\$15 per transaction
Foreign Drafts	\$45 each
Foreign Draft Stop Payment	\$30 each
Foreign Items Deposited	
Collection	\$50 per Item
Cash Letter	\$5 per Item
Inactive Account Letter	\$2 each
Legal Process (excluding subpoena)	\$150 per process
Letter Providing Account Information	\$10 each
Medallion Guarantee (Securities)	\$10 each
Money Order	\$5 each
Reconcile Accounts	\$10 each hour (or fraction thereof; \$10 minimum)
Stop Payment Fee (check, third party transfer, electronic)	\$35 each order
Verification of Deposit	\$25 each
Written Deposit Confirmation Fee	\$5 each

Wires	
Incoming Wire (Domestic or International)	\$15 each
Outgoing Domestic	
Wire	\$35 each
Direct Wire Repetitive Transfer-Phone Initiation	\$17 each
Outgoing International	
Wire	\$50 each
US \$ Direct Wire Repetitive Transfer- Phone Initiation	\$20 each
Other Wire Services	
Tax Payments – Branch	\$30 each
Drawdown (Reverse Wire)	\$35 each
Incoming Wire Notification	
Telephone Notification	\$15 each
Mail Advice	\$4 each
Manual Fax	\$8 each
Tracer Requests	
Domestic	\$20 each
International	\$35 each
Miscellaneous	
Outgoing Domestic – Wire Repair	\$10 each
Outgoing International – Wire Repair	\$10 each
Receiving Bank Repair Charge	Varies
Returned Incoming Wire (Customer Request)	\$30 each
Returned Outgoing Wire Transfer	\$12 each
Wire Transfer Adjustment	\$30 each
Standing Orders (Automatically Recurring)	
Domestic Wire	\$10 each
International Wire	\$15 each
Book Transfer Wire	\$5 each
Maintenance	\$5 each
Telephone Inquiry (Phone or Branch)	\$15 each
Pass Through (from Correspondents)	\$30 each

Consumer Checking	
Type of Account <sup>1</sup>	Any Deposit Checking
Minimum Amount to Open	Any Amount
Pays Interest	No
Monthly Service Charge	\$10 (waived for the first two (2) statement cycles for new Accounts)
Ways to Waive Monthly Service Charge	Make at least one (1) deposit of any amount to the Account during the statement cycle, such as direct deposit, mobile deposit, ATM deposit, or in-branch deposit (does not include fund transfers between Bank of the West Accounts or any credits from Bank of the West) <b>OR</b> Any owner on the Account under age 25
Paper Statement Fee	\$3/month per Account, charged each monthly statement cycle you receive a paper statement (fee also applies to each Account subject to the fee in a combined statement). Fee waived – if any account owner is age 65 years or older OR account ownership ineligible for Online Banking access OR account has Alternative Statement Option of Audio, Braille or Large Font.
Other Charges	See <i>Schedule of Fees and Charges for Personal Deposit Accounts</i> for other fees that may apply.

<sup>1</sup> If you do not qualify for this checking product, you may be offered an alternate checking product.

Consumer Savings, Money Market, Certificate of Deposit and Individual Retirement Accounts					
Type of Account	Classic Savings	Choice Money Market Savings	Certificates of Deposit (CDs)	Individual Retirement Accounts (IRA CDs)	
Minimum Amount to Open	\$25	\$100	<ul style="list-style-type: none"> <li>• Flexible Term CD: \$1,000</li> <li>• Premium Money Market CD: \$2,500</li> <li>• 7-31 Day CD: \$100,000</li> </ul>	<ul style="list-style-type: none"> <li>• Premium Money Market IRA CD (91 days to 24 months): \$100</li> <li>• Flexible IRA CD (12-60 months): \$100</li> <li>• IRA Add-On CD<sup>1</sup> (12 Months): \$100</li> </ul>	
Pays Interest	Yes	Yes	Yes	Yes	
Monthly Service Charge	\$5	\$15	N/A	N/A	
Ways to Waive Monthly Service Charge	Meet at least one of the following each month: <ul style="list-style-type: none"> <li>• Make a single transfer of \$25 or more from a Bank of the West consumer checking Account through the Auto-Save program<sup>2</sup></li> </ul> <b>OR</b> <ul style="list-style-type: none"> <li>• Maintain an average monthly balance of at least \$300 in this Account</li> </ul> <b>OR</b> <ul style="list-style-type: none"> <li>• Primary Account owner is age 18 or younger</li> </ul>	Meet at least one of the following each statement cycle: <ul style="list-style-type: none"> <li>• Make a single transfer of \$75 or more from a Bank of the West consumer checking Account through the Auto-Save program<sup>2</sup></li> </ul> <b>OR</b> <ul style="list-style-type: none"> <li>• Maintain an average monthly balance of at least \$5,000 in this Account</li> </ul> <b>OR</b> <ul style="list-style-type: none"> <li>• Maintain a Bank of the West Premier Checking Account. Refer to the Bank of the West Premier Program disclosure for details.</li> </ul>	N/A	N/A	N/A
Early Withdrawal Penalty	N/A	N/A	See <i>Deposit Account Disclosure</i> booklet for details.	See <i>Deposit Account Disclosure</i> booklet for details.	
Transaction Limits	Federal regulations require that all money market and savings Accounts be strictly limited to a total of no more than six (6) transactions by check, draft, debit card, or similar order payable to third parties and/or pre-authorized, automatic or telephone transfers from the Account either to a third party or to a another Account (includes Online Banking transfers) per statement period, for money market Accounts, or calendar month, for savings Accounts. For each such transaction in excess of six (6), an Excess Withdrawal Fee will be charged, regardless of the Account balance, other fees, or type of withdrawal. There is no limit to the number of withdrawals paid directly to you by mail, messenger, ATM, or in person.				
Excess Withdrawal Fee	\$15 each	\$15 each	N/A	N/A	
IRA Annual Fee	N/A	N/A	N/A	\$12 per plan	
IRA Transfer or Closing Fee	N/A	N/A	N/A	\$25 per plan	
Other Charges	See <i>Schedule of Fees and Charges for Personal Deposit Accounts</i> for other fees that may apply.				

<sup>1</sup> Additional deposits into an IRA Add-On CD will earn the interest rate that was in effect when the Account was opened or renewed. Additional deposits of \$100 or more can be added at any time, subject to contribution limits.

<sup>2</sup> If there are not sufficient funds in your checking Account to complete a scheduled transfer, such as an Auto-Save, to your savings or money market Account, no transfer will occur, even if you have available overdraft protection for your checking Account through Savings Overdraft Protection and/or Gold Line. This means that if your savings or money market Account monthly service charge would have been waived as a result of an eligible Auto-Save or recurring transfer from your checking Account, you may incur a monthly service charge for that statement cycle.

ATM and Debit Card Transaction Types and Limitations						
Card Type	ATM Withdrawals and Transfers <sup>1</sup>		Point-of-Sale Transactions		Cash Advances <sup>2</sup>	
	Frequency	Dollar Amount Limitations <sup>3</sup>	Frequency	Dollar Amount Limitations <sup>3</sup>	Frequency	Dollar Amount Limitations <sup>3</sup>
ATM Card	Unlimited	Up to \$500 per day	N/A	N/A	N/A	N/A
Debit Card <sup>4</sup>	Unlimited	Up to \$500 per day	Up to 30 merchant transactions per day	Up to \$3,500 worth of goods and services per day	Unlimited	Up to \$1,000 per day

<sup>1</sup> Dollar amount limitation on non-Bank of the West ATM transactions includes any fees imposed by the ATM owner

<sup>2</sup> Using your Debit Card to obtain cash from other financial institutions using the MasterCard® Network

<sup>3</sup> Subject to funds availability

<sup>4</sup> Except Bank of the West Premier Debit Card. Refer to the *Bank of the West Premier Program Addendum to the Deposit Account Disclosure and Schedule of Fees and Charges* for transaction types and limitations applicable to the Bank of the West Premier Debit Card.

## ADDENDUM TO THE DEPOSIT ACCOUNT DISCLOSURE For Personal Accounts (All States)

This Addendum reflects a clarification to the Deposit Account Disclosure for Personal Accounts and is effective immediately.

This Addendum, together with the applicable Schedule of Fees and Charges, Deposit Account Disclosure for Personal Accounts, current Rate Sheet, your signature card and any other addenda that were provided to you at Account opening or from time to time thereafter with reference to your deposit Account(s), form the agreement ("Agreement") between you and Bank of the West ("Bank," "we," or "us"). Except as expressly stated below, all other terms and conditions in our Agreement with you continue in full force and effect. We reserve the right to add to, delete from, discontinue or otherwise amend any product, service, fee or charge, program or package offering at any time with such notice as is required by law. Maintaining your account after the effective date of this addendum constitutes your acceptance of the revised terms and conditions. Unless otherwise defined herein, the capitalized terms contained in this Addendum shall have the same meaning as the terms defined in the Agreement.

New provision included as follows:

### **Compliance with Non-US Tax Laws and Regulations**

This section is applicable to any individual non-resident alien and any individual non-resident Ultimate Beneficial Owner of a Private Investment Vehicle such as a trust or family partnership.

You understand:

- The responsibility to understand and comply with all tax obligations and requirements applicable to you under the laws and regulations of the country in which you reside and any other relevant jurisdiction.
- The responsibility to seek, when necessary, independent professional advice.
- The obligations include the obligation to disclose to all applicable tax authorities all accounts you hold with us, all assets and investments (including available investments, securities and other investments) deposited with us under your name or for which we are acting as intermediary, and any income or dividends resulting therefrom, as required by the applicable country's laws and regulations.
- Your obligations and requirements under the applicable tax laws and regulations.

You affirmatively state to us that all your accounts with us, all assets and investments (including available investments, securities and other investments) deposited with us or for which we are acting as intermediary, and any income or dividends resulting therefrom, are currently and will continue to be fully disclosed to the tax authorities (or any other competent authority) in the country in which you reside (is located) and any other relevant jurisdiction.

You agree:

- To fully comply with all applicable tax laws.
- To accept the consequences of the tax laws and regulations applicable to you.
- That if any of the statements or agreements in this section are incorrect or in the future become incorrect, and you do not immediately correct the situation and prove the correction to us, we, in our sole discretion, may terminate the relationship with you without prior notice and without liability to you.