



**ADDENDUM TO THE DEPOSIT ACCOUNT DISCLOSURE AND SCHEDULE OF FEES AND CHARGES FOR PERSONAL ACCOUNTS**  
(All States)  
Effective January 3, 2019

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 Money Market Premier account. 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.

<b>Money Market Premier</b>	
<b>Minimum Amount to Open</b>	\$10,000
<b>Minimum Opening Deposit to Receive APY Offer*</b>	\$25,000
<b>Pays Interest</b>	Yes
<b>Monthly Service Charge</b>	\$15
<b>Way to Waive Monthly Service Charge</b>	Maintain a \$10,000 average monthly balance in this account each statement cycle
<b>Transaction Limits</b>	Per statement cycle, 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 to another account (includes Online Banking and Savings Overdraft Protection transfers).
<b>Excess Withdrawal Fee</b>	\$15 each
<b>Other Fees and Charges</b>	See <i>Schedule of Fees and Charges for Personal Deposit Accounts</i> for other fees that may apply.

**\*Requirements to Receive Money Market Premier APY Offer**

- Open a new Money Market Premier account at a Bank of the West branch with a minimum opening deposit of \$25,000 with funds new to Bank of the West.
- Maximum balance to receive APY offer is \$2,499,999. Please refer to the current Rate Sheet for rates for all balance tiers.
- Businesses and public funds are not eligible for this offer.
- All accounts are subject to the Bank's standard terms and conditions and Schedule of Fees and Charges.
- This offer is limited to one Money Market Premier Account per customer.

Interest rates and annual percentage yields are variable and may change at our discretion. Please note that if you close the account before interest is credited at the end of the statement period, you will not receive the accrued interest for that statement period. Fees could reduce earnings on the account.

