



**ADDENDUM TO THE DEPOSIT ACCOUNT DISCLOSURE AND SAFE DEPOSIT BOX RENTAL AGREEMENT TERMS AND CONDITIONS AND SCHEDULE OF FEES AND CHARGES FOR PERSONAL ACCOUNTS**  
(All States\*)  
Effective March 17<sup>th</sup>, 2020

This Addendum, together with the applicable Schedule of Fees and Charges for Personal Deposit Accounts, the Deposit Account Disclosure and Safe Deposit Box Rental Agreement Terms and Conditions for Personal Accounts, the current Rate Sheet 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 Plus 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.

Money Market Plus	
Minimum Amount to Open	\$10,000
Minimum Opening Deposit to Receive Annual Percentage Yield (APY) Offer	\$10,000
Pays Interest	Yes
Monthly Service Charge	\$15
Way to Waive Monthly Service Charge	Maintain a \$10,000 minimum daily balance in this account to avoid monthly service charge
Transaction Limits	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 or to another account, and/or pre-authorized, automatic or telephone transfers to another account (includes Online Banking and Savings Overdraft Protection transfers).
Excess Withdrawal Fee	\$15 each
Other Fees and Charges	See <i>Schedule of Fees and Charges for Personal Deposit Accounts</i> for other fees that may apply.

**Requirements to Receive Money Market Plus Interest Rate Offer**

- Open a new Money Market Plus account with a minimum opening deposit of \$10,000.
- 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 approval and the Bank's standard terms and conditions and Schedule of Fees and Charges for Personal Deposit Accounts.
- Limit of one Money Market Plus account per customer.

**Interest Rate Offer Limitations**

- The initial application of the interest rate on end-of-day collected balances on a new Money Market Plus account will be effective as disclosed at account opening.
- Must be a resident of one of the following States at the time of account opening: Arizona, California, Colorado, Idaho, Iowa, Kansas, Minnesota, Missouri, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, and Wyoming.

**Interest and Annual Percentage Yield**

Interest is compounded monthly and paid monthly at statement cycle. For the Money Market Plus account, interest will be paid on the entire collected balance of the account based on the balance tier into which the end-of-day collected balance falls. Interest rates and annual percentage yields for all balance tiers are variable and may stay the same or may change at our discretion. Fees could reduce earnings on the account. 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.

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

