



**CERTIFICATE OF DEPOSIT ADDENDUM TO THE DEPOSIT ACCOUNT DISCLOSURE  
AND SCHEDULE OF FEES AND CHARGES**

**For Personal Accounts**

(Arizona, California, Colorado, Idaho, Iowa, Kansas, Minnesota, Missouri, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota<sup>1</sup>, Utah, Washington, Wisconsin, or Wyoming.)

*Effective October 23, 2020*

This Addendum, together with the applicable Schedule of Fees and Charges for Personal Deposit Accounts, the Deposit Account Disclosure for Personal Accounts, 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. Except as expressly stated below, all other terms and conditions in the Bank's agreement with you continue in full force and effect. 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.

**11-Month Premium Certificate of Deposit (CD)**

- The minimum opening balance for this account is \$2,500.
- The maximum balance is \$4,999,999.
- The Interest rate is fixed for the entire term.
- The 11-Month Premium Certificate of Deposit automatically renews into a 12-Month Premium Certificate of Deposit at maturity at the then existing 12-Month Premium Certificate of Deposit interest rate.
- A penalty may be imposed for early withdrawal from CD accounts.
- This offer is not available for Public Funds or Commercial<sup>2</sup> accounts.
- All accounts are subject to the Banks standard terms and conditions and Schedule of Fees and Charges.
- 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<sup>1</sup>, Utah, Washington, Wisconsin, or Wyoming.

1. In South Dakota, Bank of the West operates under the name of Bank of the West California.

2. Commercial is defined as an account that is managed by the Bank of the West Commercial Banking Group (not Small and Medium Enterprise or Retail Banking Group).

