



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

For Personal Accounts

(All States*)

Effective July 16, 2012

This Addendum, together with the applicable Schedule of Fees and Charges for Personal Deposit Accounts, Deposit Account Disclosure for Personal Accounts, current Rate Sheet, your Signature Card and any other addenda that may be provided to you with reference to your deposit account(s), form the agreement between you and the Bank. 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 amend or discontinue any product offering at any time. Fees and charges are also subject to change.

12-Month Relationship Certificate of Deposit (CD)

- a. To qualify for a 12-Month Relationship CD, you must also have an open Premier Relationship Checking account
- b. \$2,500 minimum opening deposit
- c. \$5,000,000 maximum balance
- d. Personal accounts only
- e. The interest rate is fixed for the entire term
- f. At renewal, if you do not have an open Premier Relationship Checking account, your CD will be renewed as a 12-Month Premium Money Market CD at the interest rate in effect at that time.

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