



# ADDENDUM TO THE DEPOSIT ACCOUNT DISCLOSURE AND SCHEDULE OF FEES AND CHARGES FOR PERSONAL DEPOSIT ACCOUNTS (All States\*)

Effective June 5, 2017

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 Bank of the West ("Bank"). 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. Capitalized terms shall have the same meaning as in the Agreement, unless otherwise defined herein.

## Bank at Work Program

Bank at Work Program ("Program") is only available to personal Account holders employed by a business enrolled in the Bank at Work Program and exclusive of any other promotions and/or special rates.

The Program's benefits include reduced or waived fees or discounts for a suite of Bank products and services. Additional application, enrollment, or credit approval may be required, depending upon the product or service. Certain fees and restrictions may apply. Service charges, if any, are automatically deducted and appear on your regular statement. Minimum or average balance requirements to waive the monthly service charge are calculated at each statement cycle.

### Product and Transaction Requirements to Obtain Program Benefits

In order to participate in the Program and receive program benefits, you must have an open Choice Interest Checking or Bank of the West Premier Checking Account which receives at least one (1) direct deposit of \$250 or more per statement cycle.

The first direct deposit must be received within two (2) statement cycles of Account opening to be eligible for Bank at Work benefits. For any month in which the required direct deposit is not received Bank at Work benefits may not apply.

If you do not qualify for Choice Interest Checking or Bank of the West Premier Checking, you may be offered an alternate checking product which may not be eligible to participate in the Program.

### Ownership Requirements to Obtain Program Benefits

For the Bank at Work Program, any associated deposit Accounts, consumer loans, lines of credit, and investment accounts at BancWest Investment Services ("BWIS"), the Bank's affiliated broker-dealer, must have at least one (1) owner in common with the owners on the qualifying checking Account.

### Timing of Program Benefits

Program benefits may begin the same day you enroll in the Program.

After you open at least one (1) Choice Interest Checking or Bank of the West Premier Checking Account, you are eligible to receive bonus interest rates for one Money Market Plus Account and select CDs. These relationship interest rates will be in effect at the time you open the Money Market Plus and/or CD Account. See page 4 "Bonus Interest Rates for Money Market Plus and CD Accounts" for additional details.

If your *only* Choice Interest Checking or Bank of the West Premier Checking Account is closed for any reason, you will not forfeit any Program benefits received up to the time the Account is closed. However, you will not receive or be eligible to receive any future Program benefits following the closure date of the Choice Interest Checking or Bank of the West Premier Checking Account.

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





**ACCOUNTS AVAILABLE FOR BANK AT WORK PROGRAM**

**Choice Interest Checking**

Minimum Amount to Open	\$100
Pays Interest	Yes
Monthly Service Charge	\$10 (waived for the first two (2) statement cycles for new Accounts)
Requirements to waive the monthly service charge during each statement cycle	Have at least one (1) monthly direct deposit of \$250 or more <b>OR</b> Maintain an average monthly balance of \$2,500 or more in this Account <b>OR</b> Maintain a \$5,000 combined average monthly balance in this Account plus linked personal savings, CDs, or IRAs (you must request us to link multiple personal deposit Accounts to your checking Account and all linked Accounts must have same ownership)

**Bank of the West Premier Checking**

Minimum Amount to Open	Any Amount
Pays Interest	Yes
Monthly Service Charge	\$25 (waived for the first two (2) statement cycles for new Accounts)
Requirements to waive the monthly service charge during each statement cycle	Maintain at least \$25,000 combined average monthly balance in this Bank of the West Premier Checking Account plus other eligible personal Bank checking, money market, savings, CDs, IRAs, and balances in eligible BancWest Investment Services (BWIS) investment accounts** based on either identical or common ownership. Refer to the Addendum to the Deposit Account Disclosures for the Bank of the West Premier Program for details.



### Bank at Work Benefits

<b>Check Printing</b>	One (1) Complimentary box of Bank of the West corporate image checks or \$5 off wallet-style checks.
<b>Overdraft Program: Gold Line Annual Fee</b> (subject to credit approval)	Annual Fee Waived on Gold Line Account linked to your qualifying checking Account to cover overdrafts (subject to funds availability). Loan Advance Fee applies. Certain other fees and restrictions may apply. Refer to the applicable Bank of the West Gold Line Account Agreement and Disclosure for additional details (Available upon request).
<b>Safe Deposit Box Annual Fee</b>	Annual Fee waived for smallest safe deposit box or \$40 off larger sizes (Subject to availability). One-time Set-up Fee applies.
<b>Other Fees and Charges</b>	See <i>Schedule of Fees and Charges for Personal Deposit Accounts</i> for other fees that may apply.  Unless expressly waived here, all other standard fees and charges will apply to your Bank of the West Bank at Work Account(s) and to all accounts whose balances may be combined with your Bank of the West Bank at Work Account for waiver of the monthly service charge and to all loans and other products that are part of the Bank of the West Bank at Work program.

### Additional Program Benefits

<b>Consumer Loans</b> (subject to credit approval)	Discounts Available (see page 4 for additional details)
<b>Credit Cards</b> (subject to credit approval)	Statement Credit Available (see page 4 for additional details)
<b>Special interest rates on Money Market Plus and CDs</b>	Bonus Interest Rates Available (see page 4 for additional details)

### Additional Program Benefits Offered through BancWest Investment Services ("BWIS")

<b>Online Self-Directed Orders</b>	Commission Discounts Available (see page 5 for additional details)
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## ADDITIONAL PROGRAM BENEFITS

### Bonus Interest Rates for Money Market Plus and CD Accounts

Bonus interest rates of up to 0.25% are available to Bank at Work Program participants who open a qualifying Money Market Plus Account and also on Certificates of Deposit (CD) for select terms as explained below.

#### Money Market Plus Bonus Interest Rates

To qualify for a bonus interest rate of up to 0.25% on a Money Market Plus Account, you must have enrolled in the Bank at Work Program. A bonus interest rate will be earned on the Money Market Plus Account and will be calculated as follows:

- The Bank at Work Interest Rate on the Money Market Plus Account will be equal to the standard interest rate for the Account in effect each day **plus** the applicable bonus interest rate (of up to 0.25%) in effect each calendar day. The standard interest rates and bonus interest rates on the Account are variable and can change as frequently as daily without notice. Please refer to the current Bank of the West Rate Sheet.
- The Money Market Plus Account is a tiered rate Account with multiple defined balance tiers. Interest will be paid on the entire collected balance in the Account at the interest rate set for the balance tier into which the entire end-of-day collected balance falls. We reserve the right to pay the standard interest rate and/or bonus interest rate on more than one balance tier. There may not be a bonus interest rate associated with every balance tier of the Account.
- If your Choice Interest Checking or Premier Checking Account is closed for any reason, you will not forfeit any bonus interest rate on your Money Market Plus Account received up to the time the Account is closed. However, you will no longer receive the bonus interest rate and will be subject to standard interest rates on your Money Market Plus Account following the date of the closure of the Choice Interest Checking or Premier Checking.
- To be eligible for the bonus interest rate, a minimum opening deposit of \$10,000 is required.

#### Certificate of Deposit (CD) Bonus Interest Rates

To qualify for a bonus interest rate of up to 0.25% on a CD, you must have enrolled in the Bank at Work Program. A bonus interest rate will be earned on a Flexible Term CD or Premium Money Market CD ("CD") for select terms and will be calculated as follows:

- The Bank at Work Interest Rate on the CD is equal to the standard interest rate for the CD term **plus** a bonus interest rate (of up to 0.25%). Not all CD terms offered by the Bank have bonus interest rates. Please refer to the current Bank of the West Rate Sheet.
- The standard interest rates and any bonus interest rates offered by the Bank on new CDs are subject to change daily. Once a CD is opened, the standard interest rate plus any bonus interest rate are fixed for the entire term of the CD. A bonus interest rate is not eligible on an existing CD until it reaches maturity and all Bank at Work Program requirements are met.
- If your Choice Interest Checking or Premier Checking Account is closed for any reason, you will not forfeit any bonus interest rate received up to the time the Account is closed. However, if you are no longer enrolled in the Bank at Work Program when your Flexible Term CD or Premium Money Market CD renews, you will receive the standard interest rate for the new term of your CD.
- To be eligible for a bonus interest rate, a minimum opening deposit of \$10,000 is required.

### Consumer Loans and Line of Credit Products

All loans and lines are subject to credit approval. Fees and restrictions may apply.

Bank of the West Bank at Work customers may be eligible for a variety of rate discounts and fee waivers on qualifying consumer lending products. For information on eligible products and current rates, please contact our Convenience Banking Team (800) 488-2265, Option 4 or your local branch banker.

### Credit Card Statement Credit

To receive the \$25 statement credit, a customer must open a new Bank of the West consumer credit card, be enrolled in the Bank of the West Bank at Work program, and make a qualifying purchase. Balance transfers, cash advances, convenience checks, interest charges, and any fees charged to the account do not count as qualifying purchases. Only one statement credit per account is permitted. The \$25 statement credit will be posted to your statement following the date the first qualifying purchase transaction is completed. The credit card account must be open and in good standing to receive the statement credit. The \$25 statement credit may be reported to the IRS on Form 1099. Bank of the West employee accounts, Bank of the West Secured Credit Card and Bank of the West Wealth Management *World Elite™ MasterCard®* Credit Card accounts are excluded.



## Additional Program Benefits Offered through BancWest Investment Services (“BWIS”)

### BancWest Investment Services

Online Self-Directed Investment Account: Sixty (60) \$0 commission order executions in equities and Exchange-Traded Funds (“ETFs”) are available once per lifetime, per account. The account owner will have 365 days from the day the commission order executions are applied to the online self-directed investment account to utilize the sixty (60) \$0 commission order executions placed via the BancWest Investment Services online platform (\$8.95 order executions thereafter). Subject to certain terms and conditions and additional fees (please refer to [www.bankofthewest.com/invest](http://www.bankofthewest.com/invest) for further details about self-directed investing available through BancWest Investment Services).

If an order placed via the online platform is executed over multiple days, each day’s executions for that order will be counted separately and applied against the remaining available \$0 commission order executions available.

\*\*Securities and variable annuities are offered through BancWest Investment Services, a registered broker/dealer, Member FINRA/SIPC, and SEC Registered Investment Advisor. Financial Advisors are Registered Representatives of BancWest Investment Services. Fixed annuities/insurance products are offered through BancWest Insurance Agency in California, (License #0C52321), through BancWest Insurance Agency in Utah, and through BancWest Investment Services, Inc. in AZ, CO, IA, ID, KS, MN, MO, ND, NE, NM, NV, OK, OR, SD, WA, WI, WY, HI, Guam and CNMI. Bank of the West and its various affiliates and subsidiaries are not tax or legal advisors.

BancWest Investment Services is a wholly owned subsidiary of Bank of the West. Bank of the West is a wholly owned subsidiary of BNP Paribas.

### Investment and Insurance Products:

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT A DEPOSIT	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
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