

## Bank of the West® Cash Back World Mastercard® Card - Interest Rates, Charges and Fees

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0.00%</b> Introductory APR for the first twelve months. After that, your APR will be <b>18.24%</b> to <b>25.24%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>0.00%</b> Introductory APR for the first twelve months. After that, your APR will be <b>18.24%</b> to <b>25.24%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>27.24%</b> This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>None</b>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$1.00.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a></b>

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• <b>Balance Transfer</b></li> <li>• <b>Cash Advance</b></li> <li>• <b>Foreign Transaction</b></li> </ul>	Either <b>\$10</b> or <b>4%</b> of the amount of each transfer, whichever is greater. Either <b>\$10</b> or <b>4%</b> of the amount of each cash advance, whichever is greater. <b>3%</b> of the U.S. Dollar amount of each such transaction.
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Returned Payment</b></li> </ul>	Up to <b>\$38</b> (Varies by State. See below for details.). Up to <b>\$38</b> (Varies by State. See below for details.).

**How We Will Calculate Your Balance:** We will use a method called “average daily balance (including new purchases).” See your Credit Card Agreement for more details.

Late Payment fee for Iowa residents is **\$27 for the first violation and \$30 for each subsequent violation within the next six billing cycles**. For other states the fee is **\$27** for the first violation and **\$38** for each subsequent violation within the next six billing cycles. If the Late Payment fee is greater than the Minimum Payment Due, the fee will be equal to the Minimum Payment Due.

Returned Payment fee for Iowa residents is **\$27 for the first violation and \$30 for each subsequent violation within the next six billing cycles**. For other states the fee is **\$27** for the first violation and **\$38** for each subsequent violation within the next six billing cycles. If Returned Payment fee is greater than the Minimum Payment Due, the fee will be equal to the Minimum Payment Due.

Your APR may vary on the first day of each of your monthly billing cycles. We use the Prime Rate published in the “Money Rate” table of The Wall Street Journal on the second Tuesday of each month. If The Wall Street Journal Prime Rate ceases to exist, we will select a comparable Prime Rate index.

Finance charges begin to accrue on the transactions which are not paid in full within 25 days after the first billing of the charge to your account.

The information about the costs of the cards described in this application is accurate as of January 1, 2019. This information may change after this date. To find out what may have changed, write to us at BankCard Center, Post Office Box 2078, Omaha, NE 68103-2078.

Continued on next page.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**IMPORTANT INFORMATION ABOUT THE CASH BACK PROGRAM WITH CASH BACK WORLD MASTERCARD ACCOUNTS:** Cash Back Rewards have no cash or any other value until it is paid out as a statement credit to your account. Cash Back is awarded only on net purchases (purchases minus any returns or adjustments). Balance transfers, cash advances, convenience checks, interest charges and any kind of fees charged to the account do not count as purchases. If your Account is closed for any reason, you will no longer be able to accumulate Cash Back and all Cash Back Rewards accrued with that Account will be eliminated. Accounts must be in good standing to receive Cash Back payout as a statement credit each quarter. Cash Back that has been accrued will be reflected on the cardholder's monthly credit card statement and cannot be transferred, assigned, bought or sold by the cardholder. The Bank of the West Cash Back Rewards Program is subject to the current Program Rules that will be sent to you after your account is opened or can be viewed online at [www.bankofthewest.com/cash-back-credit-card](http://www.bankofthewest.com/cash-back-credit-card).

**IMPORTANT INFORMATION ABOUT BALANCE TRANSFERS:** Request of a balance transfer will constitute acceptance of the Credit Card Agreement, which you will receive if your account is approved. You can not transfer balances from other accounts issued by Bank of the West or its affiliates. If you do not accept the terms of this agreement you may call us within 7 days of account opening and the balance transfer will not be processed. By requesting a balance transfer, you authorize Bank of the West to process the payment to the account which you have requested. The balance in that account will be reduced by the amount of the payment. In addition, the amount of credit available on your new account will be reduced by the amount of the payment. The payment and your available credit will be shown on your monthly statement. A balance transfer may take up to 3 weeks to post to your other account. Please continue making the payments on your other account until you have received a statement from your other credit card company verifying receipt of the payment. We are not responsible for any charges resulting from any delay in the payment and transfer of any balances. Your other credit card account may not necessarily be closed, even if you have paid your entire balance. You should contact the other credit card company if you want to close the account. We will advise you if we are unable to process your payment for any reason. Note: Balance transfer amounts do not receive Rewards and there will be a balance transfer fee of 4% (\$10 minimum).

**INTEREST CHARGES FOR COVERED MEMBERS OF THE ARMED FORCES AND THEIR DEPENDENTS:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36%. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

If you are a covered member of the armed forces or a dependent, you will not be charged annual fees, transaction fees, or penalty fees so that your cost may not exceed the Military Lending Act annual percentage rate cap. Armed Forces members and their dependents can hear about the protections provided to them by calling 1-866-761-2689 (TTY users call 1-800-659-5495).

**IMPORTANT INFORMATION ABOUT SERVICING AND MANAGING YOUR ACCOUNT:** To service and manage your accounts, you agree that we, any of our affiliates, agents, independent contractors or service providers may monitor and record telephone calls regarding your banking services to assure the quality of our service or for other reasons. You expressly consent that we, any of our affiliates, agents, independent contractors or service providers may use written, electronic, or verbal means, or any other medium, as permitted by law and including, but not limited to, mail and facsimile, to contact you. Your consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, e-mails and/or automatic telephone dialing systems. You agree that we, any of our affiliates, agents, independent contractors or service providers may contact you by using any e-mail or any telephone number you provide, including a telephone number for a cellular phone or other wireless device, regardless of whether you incur any charges as a result.

#### **TERMS OF YOUR ACCEPTANCE CERTIFICATE**

By signing the Acceptance Certificate, you certify that: 1. Everything you have stated herein is correct to the best of your knowledge. 2. You are at least 21 years old. 3. You understand that the Bank will retain this Acceptance Certificate whether or not an Account is issued. 4. You are providing "written instructions" to Bank under the Fair Credit Reporting Act authorizing Bank, both now and in the future, to obtain information from your credit profile or other information from a credit bureau and employment history including the verification of income stated on this application, and to answer questions about the bank's experience with you. You further authorize Bank to obtain such information to confirm your identity and to help avoid fraudulent transactions in your name. This authorization extends to each applicant's spouse or other person who has community property rights pursuant to state law if applicant resides in a community property state. 5. If the Bank issues an Account, you will be bound by the Credit Card Agreement which the Bank will send to you. 6. You understand that you may be asked to supply additional information. You have read the "Terms of Your Acceptance Certificate" on this form. For Cash Back World Mastercard® Card(s), you authorize the Bank to provide your name, address, phone number, SSN and account number to Bank of the West's Rewards Program provider (currently FIS Loyalty) for maintenance purposes.

**Additional Terms:** 1. This offer is not transferable, and the credit card account may not be used as a business account. 2. Accounts are issued by Bank of the West. The terms "we" and "us" when used on this page refer to Bank of the West. 3. This offer is not valid if you have been approved for a Bank of the West credit card within the last 30 days or if you have an existing Bank of the West credit card. 4. This offer will expire on the date shown on your Acceptance Certificate. If the Acceptance Certificate is returned after the expiration date, the application will be declined. 5. If you elect to have an authorized user you will be liable for all transactions made by that user on your account. The authorized user is not a contractually liable party. 6. Services provided with the accounts have certain restrictions and limitations. Details will be mailed to you with your card.

You are preapproved for a Bank of the West Cash Back World Mastercard credit card with a credit limit of at least \$1,500 and up to \$20,000. Your credit limit will be based upon our determination of your ability to repay the debt. Preapproval was based on Bank of the West's underwriting guidelines; verification may be required. Before we approve you for a credit card, we will review your credit report and the information you provide with your response to confirm that you continue to meet the predetermined criteria for this offer. Based on this review, if you no longer meet the original criteria upon which you were selected or other applicable criteria, this offer of credit will not be extended.

It is possible that certain customers accepting this offer could obtain cards on the same terms or on more favorable terms than the terms available through this offer. By contacting a Bank of the West branch, or by calling Bank of the West Contact Center at (866) 478-5829, you certify that the information you provided, or will provide, is and will be true and complete.

**PRESCREEN & OPT-OUT NOTICE: This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call toll-free (888) 5OPTOUT or (888) 567-8688; or write: Experian Opt Out, P. O. Box 919, Allen, TX 75013-0919.**

Member FDIC. Equal Housing Lender  © 2019 Bank of the West. In South Dakota, Bank of the West operates as Bank of the West California.

BOW-TC-CB0119

01/19