

HOME OWNERSHIP PROGRAMS FOR INTERNATIONAL CLIENTS.

If you are new to the United States, Bank of the West can help you review your best options for purchasing a home here.

We'll connect you with a Bank of the West professional who understands the unique financing challenges that international homebuyers face and can help you with each step of the purchasing process.

ADVANTAGES OF BANK OF THE WEST HOME LOANS

- Apply even if you have no U.S. credit history
- Competitive interest rates
- Fixed or variable rate terms
- .125% interest rate reduction with Relationship Pricing¹
- No penalty if you refinance or pay off your loan early

Bank of the West leverages the global capabilities of BNP Paribas, one of the world's largest banks.*

Talk to an International Banking specialist today about your home financing needs.

To learn more, please contact:

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BANK OF THE WEST
BNP PARIBAS

*Bankrate.com, Q3 2016.

¹ All loans subject to credit approval, standard mortgages qualifications and underwriting requirements. Additional fees, conditions and restrictions may apply. Not applicable to Home Equity Lines of Credit. Relationship Pricing Interest Rate Discount requires loan applicants to establish a Bank of the West personal checking account and automatic mortgage payment and is subject to the terms of a Relationship Pricing Promotion Agreement. Minimum opening deposit for a Bank of the West checking account ranges from \$100, depending on the type of checking account you choose.

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

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