



As a Bank of the West customer with new and/or existing Bank of the West personal checking or savings accounts and/or eligible investment balances, you may qualify for the following discounts on Mortgage Loans and Home Equity Lines of Credit:

Mortgage Loans

Eligibility Criteria (total relationship assets ¹)	Relationship Discount ¹	Automatic Payment Discount ²	Combined Discounts
Conforming / Government Loans			
\$1 - \$249,999	0.000%	-0.125%	-0.125%
\$250,000 +	-0.125%	-0.125%	-0.250%
Jumbo Loans			
\$1 - \$249,999	0.000%	-0.125%	-0.125%
\$250,000 - \$499,999	-0.375%	-0.125%	-0.500%
\$500,000 - \$999,999	-0.625%	-0.125%	-0.750%
\$1 Million +	-0.875%	-0.125%	-1.000%

Home Equity Lines of Credit (HELOC)

Eligibility Criteria (total relationship assets ¹)	Relationship Discount ¹	Automatic Payment Discount ²	Combined Discounts
\$1 - \$249,999	0.000%	-0.125%	-0.125%
\$250,000 - \$499,999	-0.125%	-0.125%	-0.250%
\$500,000 - \$999,999	-0.250%	-0.125%	-0.375%
\$1 Million +	-0.375%	-0.125%	-0.500%

Speak with a Banker: (833) 250-4663 • TTY (800) 659-5495

All loans and lines of credit subject to credit approval, standard credit qualifications, and underwriting requirements. Additional fees, conditions, and restrictions may apply. Terms and conditions are subject to change without notice.

¹ Relationship Pricing Discounts may be available for eligible Bank of the West deposit customers, Bank of the West Global Investment Fiduciary Solutions investment clients, and investment customers of BancWest Investment Services For adjustable rate mortgages, the discounts are applicable only during the initial fixed-rate period. Insurance, lending, irrevocable trusts, business accounts as well as any account that would breach fiduciary duty, law or regulation are ineligible accounts and may not be included in this offer (contact us for more details).

² Automatic payment discount of 0.125% off the standard rate requires applicants to establish automatic mortgage payments from their new or existing Bank of the West personal checking or savings account. For adjustable rate mortgages, the discount is applicable only during the initial fixed-rate period. For HELOC's, the discount may be reversed and your rate and payments may increase if automatic payments are discontinued for any reason. Other restrictions may apply. All terms and conditions applicable to the checking or savings account apply, including fees and minimum opening deposits.

Bank of the West Wealth Management offers products and services through Bank of the West and its various affiliates and subsidiaries.

Securities and variable annuities are offered through BancWest Investment Services, a registered broker/dealer, Member FINRA/SIPC, and SEC Registered Investment Adviser. This is not an offer or solicitation in any jurisdiction where we are not authorized to do business. 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 GOVERNMENT AGENCY
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