



FACTS

WHAT DOES BANK OF THE WEST DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- transaction history and account balances
- credit history and employment information

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bank of the West chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of the West share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 1-800-676-BEAR (2327)—our menu will prompt you through your choice(s)
- TTY users may call 1-800-659-5495

Please note:

If you are a *new* customer, we can begin sharing your information 60 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-800-676-BEAR (2327) or TTY users may call 1-800-659-5495

Who we are

Who is providing this notice?

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

What we do

How does Bank of the West protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Bank of the West collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- pay your bills or use your credit or debit card
- show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a Bank of the West name and financial companies such as BancWest Investment Services, Inc. and BNP Paribas.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Bank of the West does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include other financial service companies.*

Other important information

California Residents Only: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law. California residents are provided a California notice for additional choices.

Vermont Residents Only: We automatically treat customers with a Vermont mailing address as having limited sharing with our affiliates as described on page one. If we share information under a joint marketing agreement we will only disclose your name, contact information and information about your transactions and experiences with us.

Nevada Residents Only: We are providing this notice under state law. To be placed on our internal Do Not Call List follow the directions in the *To limit our sharing* section on page one. Nevada law also requires we provide the following contact information for questions about this notice: Bank of the West, PO Box 2573, Omaha, NE 68103-2573; phone number: 800-676-2327 or TTY 800-659-5495; email: Personal@bankofthewest.com. Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone number: 702-486-3132; email: BCPINFO@ag.state.nv.us.