



Welcome to Bank of the West!

Please keep these important documents with your Deposit Account Disclosure for Business Accounts booklet and retain them for future reference.

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Schedule of Fees and Charges for Business Deposit Accounts

(Arizona, California, Colorado, Iowa, Kansas, Missouri, Nebraska, North Dakota, Oklahoma, South Dakota*, Utah, Wisconsin, Wyoming Branches)

Effective July 2, 2019

This Schedule applies to business Accounts opened in the states referenced above. This Schedule, along with the Deposit Account Disclosure for Business Accounts, current rate sheet, your current 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") as to your checking, money market, savings, certificates of deposit, and retirement Accounts (collectively, the "Agreement"). The 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. To the extent that any of the terms or provisions of this Schedule of Fees and Charges conflict with those contained in any other document in the Agreement, the terms and provisions contained herein shall control. Capitalized terms shall have the same meaning as in the Agreement, unless otherwise defined herein. We regret that this document is not available in languages other than English. Please make sure that you understand all terms and conditions applicable to your deposit Account(s) and services.

ATM Cards and Debit Cards	
ATM Card/Debit Card Purchases	No charge
ATM Statements	\$2 each
Foreign Currency Transactions	
MasterCard® Fee	1% of transaction amount
Bank of the West Fee	2% of transaction amount
Non-Bank of the West ATM Transactions	
Balance Inquiry	\$2.50 per inquiry
Transfer	\$2.50 per transfer
Withdrawal	\$2.50 per withdrawal
Debit Card Cash Advance Withdrawal at a financial institution that displays the MasterCard® Logo	\$3 per withdrawal
ATM Card or Debit Card Reissuance (Lost or Stolen)	\$5 per card
Expedited Domestic Delivery of ATM/Debit Card	\$25 per card
Expedited International Delivery of ATM/Debit Card	\$65 per card
Debit Rewards Annual Membership	\$15 per year
Online Banking	
Financial Software Access	\$14.95 per month
Online Bill Pay	
Same Day Online Bill Payment – Transaction Fee	\$10.95 each
Overnight Check – Transaction Fee	\$17.50 each
Additional Paper Statement Fee for Accounts with Online Statements	\$3 per month/per Account (including combined statements)
Overdrafts and Returned Items	
Overdraft Fee or Returned Item Fee	\$35 each Item
You will be charged an Overdraft Fee for an overdraft Item paid if your checking or money market Account's daily ending Available Balance is overdrawn by more than \$5.	
Daily Maximum: No limit on Overdraft and/or Returned Item Fees applied on any one (1) Business Day per checking or money market Account.	
Extended Overdraft Fee: If your checking or money market Account remains overdrawn \$15 or more for five (5) consecutive Business Days	\$30 on the sixth Business Day

Overdraft Programs	
Savings Overdraft Protection Transfer Fee	\$12 each day that a transfer occurs
Business Link Reserve (credit approval required)	Refer to the BusinessLink™ brochure for more details
Safe Deposit Box	
Set-Up Fee	\$20 per box
Annual Fee	Varies
Safe Deposit Box Forced Opening	Varies based on cost to Bank
Statements	
Check Safekeeping	No charge
Image Statement (front of checks only)	No charge
Image Statement (front and back of checks)	\$3 per statement cycle
Copy of Statement	\$5 each
Ongoing Duplicate Statements	\$5 each
Snapshot Statement	\$2 each
Special Schedule Statements (off-cycle)	\$5 each
Other Charges	
Account Research	
Research Time	\$30/hour (\$30 minimum)
Item Copies	\$1 each
Automobile Draft Fee (including Cashier's Check issuance fee)	\$40 each
Book Transfers	\$6.50 each
Cashier's Check	\$10 each
Check Cashing Fee (Bank of the West "on us" check in excess of \$50)	\$9.50 per check
Check Cashing Fee is waived for (1) deposit Account customers; (2) minors; (3) Bank of the West cashier's checks; and (4) Checks drawn on a Bank of the West deposit Account in the name of any government agency; or (5) if an agreement exists between the Bank and the check issuer to pay the Check Cashing Fee.	
Check Printing	Varies with style

Continued on next page

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



Other Charges, continued	
Collection Fee	
Domestic	\$20 per Item
Foreign	See below
Copies of Deposit Slips or Paid Checks	
Instant Requests	\$2 each
Standard Requests or Telephone Banking Requests	No charge for the first 2 copies per statement cycle, then \$2 each
Copy of draft for POS Transaction	\$3 each
Counter Check Fee	\$1 per check, minimum 4 checks
Courier Service	Charge at cost plus 15%
Deposited Item Returned	\$15 each
Re-Deposited Item	\$4 each
Excess Withdrawal Fee (savings and money market Accounts)	\$15 each
Foreign Currency	
Exchange	\$5 per transaction
Standard Shipping Fee	\$12 per transaction
Priority Shipping Fee	\$15 per transaction
Foreign Draft Stop Payment	\$30 each
Foreign Items Deposited	
Collection	\$50 per Item
Cash Letter	\$5 per Item
Inactive Account Letter	\$2 each
Legal Process (excluding subpoena)	\$150 per process
Letter Providing Account Information	\$10 each
Medallion Guarantee (Securities)	\$10 each
Money Order	\$5 each
Night Depository Annual Fee	\$20 per year
Night Depository Key Deposit (non-refundable)	\$5 per key
Reconcile Accounts	\$10 each hour (or fraction thereof, \$10 minimum)
Stop Payment Fee (check, third party transfer, electronic)	\$35 each order
Verification of Deposit	\$25 each
Written Deposit Confirmation Fee	\$5 each

Wires	
Incoming Wire (Domestic or International)	\$15 each
Outgoing Domestic Wire	\$35 each
Direct Wire Repetitive Transfer–Phone Initiation	\$17 each
Outgoing International Wire	\$50 each
US \$ Direct Wire Repetitive Transfer– Phone Initiation	\$20 each
Other Wire Services	
Tax Payments – Branch	\$30 each
Drawdown (Reverse Wire)	\$35 each
Incoming Wire Notification	
Notifax within U.S. or Canada	\$2 each
Notifax outside U.S. or Canada	\$24 each
Telephone Notification	\$15 each
Mail Advice	\$4 each
Manual Fax	\$8 each
Tracer Requests	
Domestic	\$20 each
International	\$35 each
Miscellaneous	
Outgoing Domestic – Wire Repair	\$10 each
Outgoing International – Wire Repair	\$10 each
Receiving Bank Repair Charge	Varies
Returned Incoming Wire (Customer Request)	\$30 each
Returned Outgoing Wire Transfer	\$12 each
Wire Transfer Adjustment	\$30 each
Standing Orders (Automatically Recurring)	
Domestic Wire	\$10 each
International Wire	\$15 each
Book Transfer Wire	\$5 each
Maintenance	\$5 each
Telephone Inquiry (Phone or Branch)	\$15 each
Pass Through (from Correspondents)	\$30 each



Business Checking Accounts				
Type of Account	Classic Business Checking	Choice Business Checking	Business Interest Checking	Analyzed Business Checking
Minimum Amount to Open	\$100	\$100	\$100	\$100
Pays Interest	No	No	Yes	Earnings credits are calculated based on checking Account balances
Monthly Service Charge	\$10 ¹ For new Accounts, we will rebate the monthly service charge for the first two statement cycles.	\$20 ¹ For new Accounts, we will rebate the monthly service charge for the first two statement cycles.	\$12	See current Analyzed Business Checking Schedule of Fees and Charges
Ways To Avoid Monthly Service Charge	Rebated ¹ with: \$3,000 minimum daily balance OR \$6,000 average monthly combined balances ²	Rebated ¹ with: \$6,000 minimum daily balance OR \$15,000 average monthly combined balances ² OR 3 Relationship Services ³	Waived with: \$5,000 minimum daily balance OR \$7,500 average monthly balance	Balances required to waive fees vary depending on volume of transactions and services used each month
Ways to Reduce Monthly Service Charge	None	Rebate ¹ of \$5 each for up to 2 Relationship Services ³	None	None
Includes	100 transactions per statement cycle (includes all withdrawals, paid checks, transfers, debit card transactions, deposits, and each deposited Item; excludes fees); \$0.50 per transaction thereafter \$2,500 coin and currency deposited or supplied ⁴ per month; \$0.20 per \$100 coin and currency deposited or supplied thereafter.	Unlimited deposits and withdrawals, including checks, at no charge \$10,000 coin and currency deposited or supplied ⁴ per month; \$0.20 per \$100 coin and currency deposited or supplied thereafter. Rebated up to \$100 off first order of checks and check supplies ⁵	100 checks paid per month; \$0.25 per check paid thereafter 200 Items deposited per month; \$0.15 per Item deposited thereafter 20 deposit tickets per month; \$1.50 per deposit ticket thereafter \$7,500 coin and currency deposited or supplied ⁴ per month; \$2.00 per \$1,000 coin and currency deposited or supplied thereafter.	Your Account is charged for the services used; earned credits can be used to offset many of those fees

¹ The monthly service charge and any applicable rebates will be assessed on the first Business Day of the statement cycle for the previous statement cycle's activity.

² Business money market, savings and CD Accounts will be automatically linked to only one Classic Business Checking or Choice Business Checking Account for the combined balance benefit. If you have multiple Classic Business Checking and/or Choice Business Checking Accounts, you must tell us which checking Account to link to each money market, savings and CD Account; Account linkage will become effective up to two Business Days following the day selections are made. Any money market, savings, or CD Account that is not linked to a checking Account will not contribute to rebating any monthly service charge.

³ Relationship Services include the following services available through Bank of the West: ADP® or PrimePay® payroll service, merchant services offered by Elavon®, Business MasterCard® or Business Rewards MasterCard®, and Electronic Deposit Service (EDS). Your Choice Business Checking Account must be the Account used for processing ADP or PrimePay payroll or EDS and it must have at least one transaction using the service posted to the Account during the statement cycle in order to receive the Relationship Service benefit. Your Elavon merchant services must be set up through Bank of the West and settle to the Choice Business Checking Account to receive the Relationship Service benefit. If you have more than one MasterCard Account, you must tell us which one to link for the Relationship Service benefit; only one credit card Account benefit can be applied to only one Choice Business Checking Account, regardless of how many MasterCard Accounts or checking Accounts you have. The Relationship Services rebate as a way to reduce your monthly service charge will only apply if the monthly service charge is not already fully rebated for another qualifying reason. Relationship Service benefits will become effective up to two Business Days following the day the Choice Business Checking Account is opened or transferred. ADP, Prime Pay, and Elavon are not Bank of the West affiliates. Bank of the West does not offer, control, or guarantee the services of ADP, Prime Pay, or Elavon and makes no representations or warranties regarding their services. Loans and credit lines are subject to credit approval. Certain fees, conditions, and restrictions may apply.

⁴ Supplied coin and currency includes withdrawals, exchanges, and deposits with less cash received.

⁵ Checks and check supplies available through the Bank's designated provider, Harland Clarke. \$100 rebate (or the cost of the order if less than \$100) available on the first order made within one year of Account opening for new Accounts only, and will not apply to transferred Accounts or subsequent orders. Rebate will be credited to Account on the first Business Day following the day the check order charge is debited from the Account.



Business Savings and Money Market Accounts			
Type of Account	Classic Business Savings	Business Money Market Advantage	Business Money Market Select
Minimum to Open	\$200	\$1,000	\$10,000
Balance Tiers¹	\$0 to \$499 \$500 to \$9,999 \$10,000 to \$24,999 \$25,000 to \$99,999 \$100,000 to \$249,999 \$250,000 and above	\$0 to \$999 \$1,000 to \$2,499 \$2,500 to \$4,999 \$5,000 to \$9,999 \$10,000 to \$24,999 \$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000 to \$249,999 \$250,000 and above	\$0 to \$9,999 \$10,000 to \$24,999 \$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$499,999 \$500,000 to \$999,999 \$1,000,000 to \$2,499,999 \$2,500,000 and above
Monthly Service Charge	\$5	\$10	\$15
Ways To Waive Monthly Service Charge	\$500 average monthly balance ² OR ----- Automatic monthly recurring transfer of \$100 or more from any Bank of the West business checking Account.	\$1,000 minimum daily balance ²	\$10,000 average monthly balance ²
Relationship Interest Rate	N/A	N/A	A Relationship Premium ³ is available to qualifying ⁴ Business Money Market Select customers who also have a linked Choice Business Checking Account
Transaction Limitations	Federal regulations require that all money market and savings Accounts be strictly limited to a total of no more than six (6) transactions by check, draft, wire transfer, debit card, or similar order payable to third parties and/or pre-authorized, automatic or telephone transfers from the Account to a third party or to another Account (includes Online Banking transfers) per statement period, or calendar month. There is no limit to the number of withdrawals paid directly to you by mail, messenger, ATM, or in person.		

Certificates of Deposit

Bank of the West offers a variety of Certificates of Deposit (CDs) with terms ranging from 7 days up to 60 months ¹

- **Flexible Term CD** – Minimum opening balance: \$1,000
- **Premium Money Market CD** – Minimum opening balance: \$2,500
- **7 – 31 Day CD** – Minimum opening balance: \$100,000

¹ The same rate of interest may be paid on more than one balance tier for any of our tiered rate Accounts. For CDs, the interest rate is fixed for the entire term.

² Unless disclosed otherwise, minimum or average balance requirements are calculated at each statement cycle.

³ A Relationship Premium is a bonus interest rate on qualifying Business Money Market Select Accounts for selected balance tiers. The standard interest rate plus the Relationship Premium interest rate equals the Relationship Interest Rate. The Relationship Premium interest rate is set at the Bank's discretion and is subject to change without notice. There may not be a Relationship Premium associated with every balance tier. Only one Business Money Market Select Account per customer relationship may be linked to a Choice Business Checking Account to receive a Relationship Interest Rate.

⁴ To automatically qualify for the Relationship Premium and the Relationship Interest Rate, you must have a Bank of the West Choice Business Checking Account with at least two customer-initiated transactions during the previous statement cycle and a Business Money Market Select Account with the same ownership. Customers with multiple Business Money Market Select Accounts must designate one Account to receive the Relationship Interest Rate benefit otherwise no Relationship Premium will be applied to any Account. The Relationship Interest Rate will be earned on your Business Money Market Select Account, and is calculated as follows: on the last day of your statement cycle, your Business Money Market Select Account's end-of-day collected balance will determine the Relationship Premium balance tier for the next statement cycle. If the Bank is paying a Relationship Premium for that balance tier, that Premium will be added to the standard interest rate for any balance tier into which your daily end-of-day balance falls each day during the next full statement cycle, beginning the first Business Day of that statement cycle. If the relationship requirements cease to be met, any Relationship Premium will be removed the next Business Day.

**ADDENDUM TO THE DEPOSIT ACCOUNT DISCLOSURE
For Business Accounts (All States)**

This Addendum reflects a clarification to the Deposit Account Disclosure for Business Accounts and is effective immediately.

This Addendum, together with the applicable Schedule of Fees and Charges, Deposit Account Disclosure for Business Accounts, current Rate Sheet, your signature card and any other addenda that were provided to you at Account opening or from time to time thereafter with reference to your deposit Account(s), form the agreement ("Agreement") between you and Bank of the West ("Bank," "we," or "us"). Except as expressly stated below, all other terms and conditions in our Agreement with you continue in full force and effect. We reserve the right to add to, delete from, discontinue or otherwise amend any product, service, fee or charge, program or package offering at any time with such notice as is required by law. Maintaining your account after the effective date of this addendum constitutes your acceptance of the revised terms and conditions. Unless otherwise defined herein, the capitalized terms contained in this Addendum shall have the same meaning as the terms defined in the Agreement.

New provision included as follows:

Compliance with Non-US Tax Laws and Regulations

This section is applicable to any individual non-resident alien and any individual non-resident Ultimate Beneficial Owner of a Private Investment Vehicle such as a trust or family partnership.

You understand:

- The responsibility to understand and comply with all tax obligations and requirements applicable to you under the laws and regulations of the country in which you reside and any other relevant jurisdiction.
- The responsibility to seek, when necessary, independent professional advice.
- The obligations include the obligation to disclose to all applicable tax authorities all accounts you hold with us, all assets and investments (including available investments, securities and other investments) deposited with us under your name or for which we are acting as intermediary, and any income or dividends resulting therefrom, as required by the applicable country's laws and regulations.
- Your obligations and requirements under the applicable tax laws and regulations.

You affirmatively state to us that all your accounts with us, all assets and investments (including available investments, securities and other investments) deposited with us or for which we are acting as intermediary, and any income or dividends resulting therefrom, are currently and will continue to be fully disclosed to the tax authorities (or any other competent authority) in the country in which you reside (is located) and any other relevant jurisdiction.

You agree:

- To fully comply with all applicable tax laws.
- To accept the consequences of the tax laws and regulations applicable to you.
- That if any of the statements or agreements in this section are incorrect or in the future become incorrect, and you do not immediately correct the situation and prove the correction to us, we, in our sole discretion, may terminate the relationship with you without prior notice and without liability to you.