



## Consumer Lending

# CONSUMER INSTALLMENT LOANS - April 2017

## Bank of the West Standard Rates with Automatic Payment<sup>1</sup>

NEW AUTO LOAN*					NEW BOAT LOAN*					USED RV LOAN*				
<ul style="list-style-type: none"> <li>LTV<sup>2</sup> up to 125%</li> <li>Terms up to 5 years</li> <li>Rates based on loan amounts \$10,000 or greater.</li> <li>Other loan terms available.</li> </ul>					<ul style="list-style-type: none"> <li>LTV<sup>2</sup> up to 115%</li> <li>Terms up to 15 years</li> <li>Rates based on loan amounts of \$25,000 to \$74,999.</li> <li>Other loan terms available.</li> </ul>					<ul style="list-style-type: none"> <li>LTV<sup>2</sup> up to 115%</li> <li>Terms up to 15 years</li> <li>Rates based on loan amounts of \$25,000 to \$74,999.</li> <li>Other loan terms available.</li> </ul>				
State	Interest Rate	Loan Fee	Annual Percentage Rate (APR)	Monthly Payment	State	Interest Rate	Loan Fee	Annual Percentage Rate (APR)	Monthly Payment	State	Interest Rate	Loan Fee	Annual Percentage Rate (APR)	Monthly Payment
AZ	4.49%	\$50	4.82% APR	<b>\$18.64</b> (Per \$1,000 borrowed based on a 5 year term)	AZ	6.00%	\$50	6.03% APR	<b>\$8.44</b> (Per \$1,000 Borrowed based on a 15 year term)	AZ	6.00%	\$50	6.03% APR	<b>\$8.44</b> (Per \$1,000 Borrowed based on a 15 year term)
CA	4.49%	\$50	4.82% APR		CA	6.00%	\$50	6.03% APR		CA	6.00%	\$50	6.03% APR	
CO	4.49%	\$0	4.49% APR		CO	6.00%	\$0	6.00% APR		CO	6.00%	\$0	6.00% APR	
ID	4.49%	\$50	4.82% APR		ID	6.00%	\$50	6.03% APR		ID	6.00%	\$50	6.03% APR	
IA	4.49%	\$0	4.49% APR		IA	6.00%	\$0	6.00% APR		IA	6.00%	\$0	6.00% APR	
KS	4.49%	\$50	4.82% APR		KS	6.00%	\$50	6.03% APR		KS	6.00%	\$50	6.03% APR	
MN	4.49%	\$50	4.82% APR		MN	6.00%	\$50	6.03% APR		MN	6.00%	\$50	6.03% APR	
MO	4.49%	\$0	4.49% APR		MO	6.00%	\$0	6.00% APR		MO	6.00%	\$0	6.00% APR	
NE	4.49%	\$50	4.82% APR		NE	6.00%	\$50	6.03% APR		NE	6.00%	\$50	6.03% APR	
NV	4.49%	\$50	4.82% APR		NV	6.00%	\$50	6.03% APR		NV	6.00%	\$50	6.03% APR	
NM	4.49%	\$50	4.82% APR		NM	6.00%	\$50	6.03% APR		NM	6.00%	\$50	6.03% APR	
ND	4.49%	\$75	4.99% APR		ND	6.00%	\$75	6.05% APR		ND	6.00%	\$75	6.05% APR	
OK	4.49%	\$50	4.82% APR		OK	6.00%	\$50	6.03% APR		OK	6.00%	\$50	6.03% APR	
OR	4.49%	\$50	4.82% APR		OR	6.00%	\$50	6.03% APR		OR	6.00%	\$50	6.03% APR	
SD	4.49%	\$75	4.99% APR		SD	6.00%	\$75	6.05% APR		SD	6.00%	\$75	6.05% APR	
UT	4.49%	\$50	4.82% APR		UT	6.00%	\$50	6.03% APR		UT	6.00%	\$50	6.03% APR	
WA	4.49%	\$50	4.82% APR		WA	6.00%	\$50	6.03% APR		WA	6.00%	\$50	6.03% APR	
WI	4.49%	\$75	4.99% APR		WI	6.00%	\$75	6.05% APR		WI	6.00%	\$75	6.05% APR	
WY	4.49%	\$150	5.50% APR		WY	6.00%	\$150	6.09% APR		WY	6.00%	\$150	6.09% APR	

<sup>1</sup> All Annual Percentage Rates listed reflect the discount available with automatic loan payment from a Bank of the West checking

- Annual Percentage Rates in effect for applications received on or before April, 2017 for all accounts.
- All loans subject to credit approval. Certain other fees and restrictions may apply.
- Other products and terms available. Contact your local Bank of the West branch or call 1-866-269-2327 for details.

<sup>2</sup> Loan to Value or LTV is the loan amount divided by the value of the security expressed as a percentage. For example: an \$8,000 loan for an automobile with a value of \$10,000 is 80% LTV.

\*The Annual Percentage Rates (APR) are for illustrative purposes only. Loans may be subject to a loan fee ranging from \$0-\$150. The APR is available to customers who choose an automatic payment from a Bank of the West checking account. Checking account has a \$100 minimum opening deposit. APR may increase if automatic payments are discontinued for any reason.