



## Consumer Lending

# CONSUMER INSTALLMENT LOANS - June 2017

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

NEW BOAT LOAN*					USED RV LOAN*				
<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
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	6.00%	\$50	6.03% APR		CA	6.00%	\$50	6.03% APR	
CO	6.00%	\$0	6.00% APR		CO	6.00%	\$0	6.00% APR	
ID	6.00%	\$50	6.03% APR		ID	6.00%	\$50	6.03% APR	
IA	6.00%	\$0	6.00% APR		IA	6.00%	\$0	6.00% APR	
KS	6.00%	\$50	6.03% APR		KS	6.00%	\$50	6.03% APR	
MN	6.00%	\$50	6.03% APR		MN	6.00%	\$50	6.03% APR	
MO	6.00%	\$0	6.00% APR		MO	6.00%	\$0	6.00% APR	
NE	6.00%	\$50	6.03% APR		NE	6.00%	\$50	6.03% APR	
NV	6.00%	\$50	6.03% APR		NV	6.00%	\$50	6.03% APR	
NM	6.00%	\$50	6.03% APR		NM	6.00%	\$50	6.03% APR	
ND	6.00%	\$75	6.05% APR		ND	6.00%	\$75	6.05% APR	
OK	6.00%	\$50	6.03% APR		OK	6.00%	\$50	6.03% APR	
OR	6.00%	\$50	6.03% APR		OR	6.00%	\$50	6.03% APR	
SD	6.00%	\$75	6.05% APR		SD	6.00%	\$75	6.05% APR	
UT	6.00%	\$50	6.03% APR		UT	6.00%	\$50	6.03% APR	
WA	6.00%	\$50	6.03% APR		WA	6.00%	\$50	6.03% APR	
WI	6.00%	\$75	6.05% APR		WI	6.00%	\$75	6.05% 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 June, 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.