

Welcome to Bank of the West!

Please keep these important documents with your Deposit Account Disclosure and Safe Deposit Box Rental Agreement Terms and Conditions for Personal Accounts booklet and retain them for future reference.

Schedule of Fees and Charges for Personal Deposit Accounts*	Page 1-2
Consumer Checking	Page 3
Consumer Savings and Money Market Accounts	Page 4
Certificate of Deposit and Individual Retirement Accounts	Page 4
ATM and Debit Card Transaction Types and Limitations	Page 5
Addendum to the Deposit Account Disclosure (Effective September 20, 2022)	Page 6

*Fees disclosed in this Schedule or in any related Account addenda represent the Bank's stated fees for the services indicated. The Bank does not represent that such fees disclosed are the lowest fees obtainable for the desired services, or lower than fees for the same or similar services obtained elsewhere. You may receive the same or similar services elsewhere for lower or no fees.

Schedule of Fees and Charges for Personal Deposit Accounts

(Arizona, California, Colorado, Idaho, Iowa, Kansas, Missouri, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota*, Utah, Washington, Wisconsin, Wyoming Branches)

Effective September 20, 2022

This Schedule applies to personal Accounts opened in the states referenced above. This Schedule, along with the Deposit Account Disclosure and Safe Deposit Box Rental Agreement Terms and Conditions for Personal 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
Shared ATM Network Transactions**	
Balance Inquiry	\$3 per inquiry
Transfer	\$3 per transfer
Withdrawal	\$3 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
IRA	
IRA Annual Fee	\$12 per plan
IRA Transfer or Closing Fee	\$25 per plan
Night Depository	
Annual Fee	\$20 per year
Key Deposit (non-refundable)	\$5 per key
Online Banking	
External Transfers	
Standard (3 business days) External Transfer – Web Fee	\$3 each
Next Business Day External Transfer – Web Fee	\$10 each
Zelle® Payments	No charge
Online Bill Pay	
Same Day Online Bill Payment – Transaction Fee	\$10.95 each
Overnight Check – Transaction Fee	\$17.50 each

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

** Each Shared ATM Network transaction fee disclosed on this Schedule is a separate fee charged for every ATM function shown.

Overdraft Items	
Overdraft Fee	\$35 each item
\$5 Overdraft Buffer: No Overdraft Fees will be assessed on your checking or money market Account if at the end of the Business Day your Account's Available Balance is overdrawn by \$5 or less after all transactions have posted.	
Daily Maximum: No more than five (5) Overdraft Fees will be applied on any one (1) Business Day per checking or money market Account.	
Overdraft Fee Eraser: Upon request, we will refund one (1) Overdraft Fee or Returned Item Fee in a rolling 12 month period.	
Overdraft Programs	
Savings Overdraft Protection Transfer Fee	\$12 each day that a transfer occurs
Gold Line (credit approval required)	Refer to the Gold Line Account Agreement and Disclosure Statement
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)	\$2 per statement cycle. Money Market Accounts – no charge
Image Statement (front and backs of checks)	\$3 per statement cycle
Copy of a Statement	\$5 each
Ongoing Duplicate Statements	\$5 each
Snapshot Statement	\$2 each
Special Schedule Statements (off-cycle)	\$5 each
Paper Statement Fee	\$3/month per checking Account
Charged each monthly statement cycle we provide you with a paper statement (fee also applies to each checking Account subject to the fee in a combined statement). Fee waived for Bank of the West Premier Checking OR if any account owner is age 65 years or older OR account ownership is ineligible for Online Banking access OR Account has Alternative Statement Option of Audio, Braille, or Large Font.	



Other Charges	
Account Research	
Research Time	\$30/hour (\$30 minimum)
Item Copies	\$1 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) Bank of the West checks drawn on a deposit Account in the name of any government agency.	
Check Printing	Varies with style
Sightline Checks for the visually impaired	No charge
Collection Fee	
Domestic	\$20 per Item
Foreign	See below
Copies of Deposit Slips or Paid Checks	
Standard Requests or Telephone Banking Requests	No charge for the first 2 copies per statement cycle, then \$2 each
Instant requests	\$2 each
Copy of draft for POS Transaction	\$3 each
Counter Check Fee	\$1 per check, minimum 4 checks
Deposited Item Returned	\$15 each
Re-Deposited Item	\$4 each
Excess Withdrawal Fee (savings and money market Accounts)	\$0 each
Foreign Currency	
Exchange	\$5 per transaction
Standard Shipping Fee	\$12 per transaction
Priority Shipping Fee	\$15 per transaction
Foreign Drafts	\$45 each
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
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
Draw down (Reverse Wire)	\$35 each
Incoming Wire Notification	
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





Consumer Checking	
Type of Account¹	Any Deposit Checking
Minimum Amount to Open	Any Amount
Pays Interest	No
Monthly Service Charge	\$10 (waived for the first two (2) statement cycles for new Accounts)
Ways to Waive Monthly Service Charge	Make at least one (1) deposit of any amount to the Account during the statement cycle, such as direct deposit, mobile deposit, ATM deposit, or in-branch deposit (does not include fund transfers between Bank of the West Accounts or any credits from Bank of the West) OR Any owner on the Account under age 25
Paper Statement Fee	\$3/month per Account, charged each monthly statement cycle we provide you with a paper statement (fee also applies to each Account subject to the fee in a combined statement). Fee waived – if any account owner is age 65 years or older OR account ownership ineligible for Online Banking access OR account has Alternative Statement Option of Audio, Braille or Large Font.
Other Charges	See pages 1 and 2 of this document for other fees that may apply.

¹ If you do not qualify for this checking product, you may be offered an alternate checking product.





Consumer Savings and Money Market Accounts				
Type of Account	Classic Savings	Choice Money Market Savings	Money Market Premier	Assurance Money Market
Minimum Amount to Open	\$25	\$100	\$10,000	\$10,000
Pays Interest	Yes	Yes	Yes	Yes
Monthly Service Charge	\$5	\$15	\$15	\$15
Ways to Waive Monthly Service Charge	Meet at least one of the following each month: • Make a single transfer of \$25 or more from a Bank of the West consumer checking Account through the Auto-Save program ¹ OR • Maintain an average monthly balance of at least \$300 in this Account OR • Primary Account owner is age 18 or younger	Meet at least one of the following each statement cycle: • Make a single transfer of \$75 or more from a Bank of the West consumer checking Account through the Auto-Save program ¹ OR • Maintain an average monthly balance of at least \$5,000 in this Account OR • Maintain a Bank of the West Premier Checking Account. Refer to the Bank of the West Premier Program disclosure for details.	Maintain a \$10,000 average monthly balance in this account each statement cycle.	Maintain a \$10,000 average monthly balance in this account each statement cycle.
Transaction Limits	Money market and savings Accounts are limited to a total of no more than nine (9) transactions by check, draft, debit card, or similar order payable to third parties and/or pre-authorized, automatic or telephone transfers from the Account either to a third party or to another Account (includes Online Banking transfers) per statement period, for money market Accounts, or calendar month, for savings Accounts. There is no limit to the number of withdrawals paid directly to you by mail, messenger, ATM, or in person.			
Other Charges	See pages 1 and 2 of this document for other fees that may apply.			

Certificate of Deposit and Individual Retirement Accounts²		
Type of Account	Certificates of Deposit (CDs)	Individual Retirement Accounts (IRA CDs)
Minimum Amount to Open	Flexible Term CD (7 days to 60 months): \$1,000 Premium CD (91 days to 60 months): \$2,500	Flexible IRA CD (12 months to 60 months): \$100 Premium CD (91 days to 24 months): \$100 IRA Add-On CD ³ (12 months): \$100
Pays Interest	Yes	Yes
Early Withdrawal Penalty	See <i>Deposit Account Disclosure</i> booklet for details.	See <i>Deposit Account Disclosure</i> booklet for details.
Other Charges	See pages 1 and 2 of this document for other fees that may apply.	

¹ If there are not sufficient funds in your checking Account to complete a scheduled transfer, such as an Auto-Save, to your savings or money market Account, no transfer will occur, even if you have available overdraft protection for your checking Account through Savings Overdraft Protection and/or Gold Line. This means that if your savings or money market Account monthly service charge would have been waived as a result of an eligible Auto-Save or recurring transfer from your checking Account, you may incur a monthly service charge for that statement cycle.

² For CDs, the interest rate is fixed for the entire term

³ Additional deposits into an IRA Add-On CD will earn the interest rate that was in effect when the Account was opened or renewed. Additional deposits of \$100 or more can be added at any time, subject to contribution limits.



ATM and Debit Card Transaction Types and Limitations						
Card Type	ATM Withdrawals and Transfers ¹		Point-of-Sale Transactions		Cash Advances ²	
	Frequency	Dollar Amount Limitations ³	Frequency	Dollar Amount Limitations ³	Frequency	Dollar Amount Limitations ³
ATM Card	Unlimited	Up to \$500 per day	N/A	N/A	N/A	N/A
Debit Card ⁴	Unlimited	Up to \$500 per day	Up to 30 merchant transactions per day	Up to \$3,500 worth of goods and services per day	Unlimited	Up to \$1,000 per day

¹ Dollar amount limitation on Shared ATM Network transactions includes any fees imposed by the ATM owner

² Using your Debit Card to obtain cash from other financial institutions using the MasterCard® Network

³ Subject to funds availability

⁴ Except Bank of the West Premier Debit Card. Refer to the *Bank of the West Premier Program Addendum to the Deposit Account Disclosure and Safe Deposit Box Rental Agreement Terms and Conditions for Personal Accounts and Schedule of Fees and Charges for Personal Deposit Accounts* for transaction types and limitations applicable to the Bank of the West Premier Debit Card.





ADDENDUM TO DEPOSIT ACCOUNT DISCLOSURE

and

SAFE DEPOSIT BOX RENTAL AGREEMENT TERMS and CONDITIONS

For Personal Accounts (All States*)

Effective September 20, 2022

This Addendum reflects changes to the Deposit Account Disclosure and Safe Deposit Box Rental Agreement Terms and Conditions for Personal Accounts ("Deposit Account Disclosure"), Effective December 1, 2021. All amendments are reflected in the upcoming Deposit Account Disclosure booklet (Effective December 1, 2021), unless otherwise noted. If you would like a copy of the December 1, 2021 booklet, please contact your branch or call us at the number indicated below. Otherwise, please keep this Addendum and all additional addenda provided to you with your existing Deposit Account Disclosure booklet.

This Addendum, together with the Schedule of Fees and Charges for Personal Deposit Accounts, Deposit Account Disclosure, 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.

What Was Amended? The Deposit Account Disclosure Effective December 1, 2021 was amended as follows. Note: This Addendum does not include corrections of typographical errors or minor word changes. Where required, changes to the table of contents were made and are not specifically noted here. In general, new wording is in **bold** print.

Universal Changes: The use of "... " indicates that the beginning or remainder of the sentence remains unchanged and is not included in this Addendum.

DEPOSIT ACCOUNT DISCLOSURE

Page 9 - Returned Item: The last sentence was removed in its entirety, "The Bank may assess a Returned Item Fee for this service."

Page 20-21 - Order of Paying Checks and Other Items: The first paragraph, last sentence was modified so that it now reads, "The order in which transactions are paid can affect the total amount of Overdraft Fees."

Page 33-34 – Effect of Authorization Hold on Other Transactions: The second paragraph, the second to the last sentence was modified so that it now reads, "If we do not pay the presented transaction, the Item(s) may be returned."

Page 46-47 - Overdrawn Accounts or Insufficient Funds: The first paragraph, first sentence was modified so that it now reads: "... agree to reimburse the Bank for the amount of the Overdraft (including any Overdraft Fee)..." The third paragraph, first and second sentences were modified so they now read, "We disclose on your periodic bank statement the total amount of Overdraft Fees you incurred per statement period and year-to-date. You can help avoid Overdraft Fees by maintaining a record of your deposits (including regularly scheduled direct deposits) and withdrawals by check, recurring payments and Debit Card and ATM Card transactions."

Page 47 - Standard Overdraft Practices: The fourth paragraph, first sentence was modified so that it now reads, "**We may return an Item because your Account has an insufficient Available Balance.**"

Page 48-49 - Savings Overdraft Protection: The third paragraph, last sentence was modified so that it now reads, "... (1) or more Items presented against your checking Account, you may still be charged an Overdraft Fee in addition to the Transfer Fee."

Page 49-50 - Gold Line: The sixth paragraph, last sentence was modified so that it now reads, "... (1) or more Items presented against your checking Account, you may still be charged an Overdraft Fee in addition to the Loan Advance Fee."

If you have any questions, please contact your branch or call our Contact Center at 1-800-488-2265 (1-800-659-5495 TTY users only).

Contact Center Hours:

6:00 AM – Midnight (CT) Monday – Friday

7:00 AM – Midnight (CT) Saturday, Sunday, and federal holidays

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

