

As a Bank of the West customer with new and/or existing Bank of the West personal checking or savings accounts and/or eligible investment balances, you may qualify for the following discounts on Mortgage Loans and Home Equity Lines of Credit:

Mortgage Loans

| Eligibility Criteria (total post-close assets ¹) | Relationship Discount ¹ | Automatic Payment Discount ² | Combined Discounts |
|--|------------------------------------|---|--------------------|
| Conforming / Government Loans | | | |
| \$1 - \$99,999 | 0.000% | -0.125% | -0.125% |
| \$100,000 + | -0.125% | -0.125% | -0.250% |
| Jumbo + Interest Only Loans | | | |
| \$1 - \$99,999 | 0.000% | -0.125% | -0.125% |
| \$100,000 - \$249,999 | -0.125% | -0.125% | -0.250% |
| \$250,000 - \$499,999 | -0.250% | -0.125% | -0.375% |
| \$500,000 - \$749,999 | -0.375% | -0.125% | -0.500% |
| \$750,000 - \$999,999 | -0.500% | -0.125% | -0.625% |
| \$1,000,000 - \$2,999,999 | -0.625% | -0.125% | -0.750% |
| \$3 Million + | -0.750% | -0.125% | -0.875% |

Home Equity Lines of Credit (HELOC)

| Eligibility Criteria (total post-close assets ¹) | Relationship Discount ¹ | Automatic Payment Discount ² | Combined Discounts |
|--|------------------------------------|---|--------------------|
| \$1 - \$99,999 | 0.000% | -0.125% | -0.125% |
| \$100,000 + | -0.250% | -0.125% | -0.375% |

Speak with a Banker: (833) 250-4663 • TTY (800) 659-5495

All loans and lines of credit subject to credit approval, standard credit qualifications, and underwriting requirements. Additional fees, conditions, and restrictions may apply. Terms and conditions are subject to change without notice. Please ask for a copy of our important terms brochure for HELOC's, which contains important product details and disclosures. Combined total discounts may not exceed 1.25% or lower the rate less than the floor of 3.00%.

¹ Relationship Pricing Discounts may be available for eligible Bank of the West deposit customers, Bank of the West Global Investment Fiduciary Solutions investment clients, and investment customers of BancWest Investment Services with at least \$100,000 in assets under management (AUM). For adjustable rate mortgages, the discounts are applicable only during the initial fixed-rate period. Discounts are not eligible for deposits or other AUM held in insurance accounts, the name of a business, or the name of the trustee of an irrevocable trust. Balances owed or available on lending or credit products and any account or asset where inclusion for relationship pricing eligibility might breach the owner's fiduciary duty or breach any law or regulation applicable to the owner or Bank of the West or its affiliates are also ineligible (contact us for more details).

² Automatic payment discount of 0.125% off the standard rate requires applicants to establish automatic mortgage payments from new or existing Bank of the West checking or savings account. For adjustable rate mortgages, the discount is applicable only during the initial fixed-rate period. For HELOC's, the discount may be reversed and your rate and payments may increase if automatic payments are discontinued for any reason. Other restrictions may apply. All terms and conditions applicable to the checking or savings account apply, including fees and minimum opening deposits.

Bank of the West Wealth Management offers products and services through Bank of the West and its various affiliates and subsidiaries. Securities and variable annuities are offered through BancWest Investment Services, a registered broker/dealer, Member FINRA/SIPC, and SEC Registered Investment Adviser. This is not an offer or solicitation in any jurisdiction where we are not authorized to do business. Bank of the West and its various affiliates and subsidiaries are not tax or legal advisors. BancWest Investment Services is a wholly owned subsidiary of Bank of the West. Bank of the West is a wholly owned subsidiary of BNP Paribas.

Investment and insurance products:

| | | | | |
|------------------|---------------------|----------------|---------------|--------------------------------------|
| NOT FDIC INSURED | NOT BANK GUARANTEED | MAY LOSE VALUE | NOT A DEPOSIT | NOT INSURED BY ANY GOVERNMENT AGENCY |
|------------------|---------------------|----------------|---------------|--------------------------------------|