



**ADDENDUM TO THE DEPOSIT ACCOUNT DISCLOSURE AND SCHEDULE OF FEES AND CHARGES
FOR PERSONAL DEPOSIT ACCOUNTS
(All States*)**

Effective October 15, 2021

This Addendum, together with the applicable Schedule of Fees and Charges for Personal Deposit Accounts, the Deposit Account Disclosure and Safe Deposit Box Rental Agreement Terms and Conditions for Personal Accounts, current Rate Sheet, your signature card and any other addenda that may be provided to you at account opening or from time to time thereafter, form the agreement (“Agreement”) between you and Bank of the West (“Bank”) for your 1% for the Planet with Any Deposit Checking account. Except as expressly stated below, all other terms and conditions in the Bank’s Agreement with you continue in full force and effect. 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. Capitalized terms shall have the same meaning in the Agreement, unless otherwise defined herein.

1% for the Planet® with Any Deposit Checking account¹

Minimum Amount to Open	Any Amount
Pays Interest	No
Monthly Service Charge	\$10
Carbon Impact Tool²	Exclusively included on the Bank of the West mobile app for 1% for the Planet® with Any Deposit Checking account holders
Ways to Waive Monthly Service Charge	<ul style="list-style-type: none"> • 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 is under age 25
Paper Statement Fee	<p>\$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).</p> <p>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.</p>
Other Fees and Charges	See Schedule of Fees and Charges for Personal Deposit Accounts for other fees that may apply. Unless expressly waived here, all other standard fees and charges will apply.

1. 1% of the annual net revenue from this account will be donated by the Bank to environmental nonprofits through the 1% for the Planet organization. Their approved environmental nonprofits are listed on <https://directories.onepercentfortheplanet.org/nonprofit-partners>. If you change this Account to another checking account type which is not eligible for this donation or if this Account is closed, the Bank will no longer donate 1% of the net revenue from your checking account. Net revenue is generally defined as all fees charged to this Account, debit card interchange revenue, plus interest income earned by the Bank on this Account, minus any losses, and reversals. Interest income is defined as the lowest end of the target Fed Funds range during the time period being assessed, multiplied by the average balance of the account and the percent of days in the year during which balances were held.
2. The carbon impact tool, which will appear in the Bank of the West mobile app for this Account uses the Åland Index, a cloud-based service that uses carbon impact calculations, to provide a measurement of the potential carbon impact of purchases made with the 1% for the Planet debit card for this Account. The calculation is based on the merchant code, a code that indicates the types of goods or services a company provides, and the amount of the purchase. The actual carbon impact may be higher or lower than the measurement provided. Bank of the West does not control or guarantee the accuracy of the information provided by the Åland Index and makes no representation or warranties regarding the service.

Note: If you do not qualify for this checking product, you may be offered an alternate checking product and will not have 1% of the annual net revenue of the Account donated to environmental nonprofits through the 1% for the Planet organization.

1% for the Planet is a registered trademark owned by 1% for the Planet, Inc. Bank of the West is a licensee of 1% for the Planet.

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

