



**BANK OF THE WEST**  
**BNP PARIBAS**

Availability of offer and offer end date subject to change without prior notice. All accounts are subject to the Bank's standard terms and conditions and Schedule of Fees and Charges.

**Requirements to Receive the \$250 Bonus:**

Apply for a new, qualifying consumer checking account with a promotion code between 07/11/2022 and 9/30/2022—the account must be opened by 10/14/2022. Account must be opened online at [www.bankofthewest.com/checkingbonus](http://www.bankofthewest.com/checkingbonus) or in a branch. Qualifying checking accounts are consumer checking accounts, excluding UCB Student Checking and Bank of the West Premier Checking accounts.

Customer must make qualifying direct deposits of \$1,000 or more, monthly for three consecutive calendar months within the corresponding qualification period, detailed below. All direct deposits must go to the new checking account. One or more separate direct deposits in a single calendar month that add up to \$1,000 qualify. Fulfillment of the offer requirements is based on calendar months which may not coincide with statement cycles. For example, for accounts opened in July, three months of sequential direct deposits made in July, August and September; August, September and October; September, October and November; or October, November and December would each qualify.

A qualifying direct deposit must be payroll, Social Security, pension or other government benefits. Non-qualifying direct deposits include transfers from Bank of the West or Bank of the West affiliate accounts, credits from Bank of the West, ACH bank-to-bank transfers, person-to-person transfers using a mobile payments service such as Zelle®, or deposits made at a branch or ATM. Qualifying direct deposits must be funds new to the Bank.

**Offer Qualification Periods and Key Dates:**

- **For accounts opened in July and August:**
  - Three consecutive months of direct deposits, totaling \$1,000 or more per month, must post to the account by 12/30/2022.
  - On 12/30/2022 the account must be in open status with a balance greater than \$0 to be eligible for the bonus.
  - The bonus will be credited to the new checking account by 01/31/2023. The account must be in open status to receive the bonus.
- **For accounts opened in September:**
  - Three consecutive months of direct deposits, totaling \$1,000 or more per month, must post to the account by 01/31/2023.
  - On 01/31/2023 the account must be in open status with a balance greater than \$0 to be eligible for the bonus.
  - The bonus will be credited to the new checking account by 02/28/2023. The account must be in open status to receive the bonus.
- **For accounts opened in October:**
  - Three consecutive months of direct deposits, totaling \$1,000 or more per month, must post to the account by 02/28/2023.
  - On 02/28/2023 the account must be in open status with a balance greater than \$0 to be eligible for the bonus.
  - The bonus will be credited to the new checking account by 03/31/2023. The account must be in open status to receive the bonus.



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#### **Bonus Limitations**


- Offer is not available to existing Bank of the West customers with an open consumer checking account as of 07/10/2022.
- An individual can receive only one consumer checking account opening related bonus between 01/01/2021 and 03/30/2023.
- Only one new checking bonus can be applied to a checking account.
- Only one individual per residential address is eligible for this bonus offer.
- Promotion code required at account opening.
- Offer does not apply to second or multiple checking accounts.

Bank will classify the bonus as interest paid to the checking account. Any applicable taxes associated with the bonus are the responsibility of the account holder. To the extent required by law, Bank will report the total value of this bonus to the IRS on Form 1099 for tax year 2023.

New money does not include fund transfers between Bank of the West or Bank of the West affiliate accounts or any credits that may be applied from Bank of the West or any Bank of the West affiliate.

Offer only valid for checking accounts opened in Arizona, California, Colorado, Idaho, Iowa, Kansas, Minnesota, Missouri, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin and Wyoming.

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Doing business in South Dakota as Bank of the West California