

Better banking,
right at work.



BANK OF THE WEST
BNP PARIBAS

Deposit and loan products offered by
Bank of the West -- Member FDIC



A Look at Bank of the West

Bank of the West ranks as “One of the 35 Largest Retail Banks**” among more than 6,500 in the United States, with \$83.8 billion in assets and Bay Area roots dating back 140 years.

Bank of the West by the Numbers

As of 03/31/2017 *FDIC Summary of Deposits 03/31/2017

Retail Banking Locations

538

ATMs

615

Charitable Contributions (annual)

\$6.2 Million

Team Members

10,489

Deposits

\$63.2 Billion

Loans & Leases

\$59.3 Billion

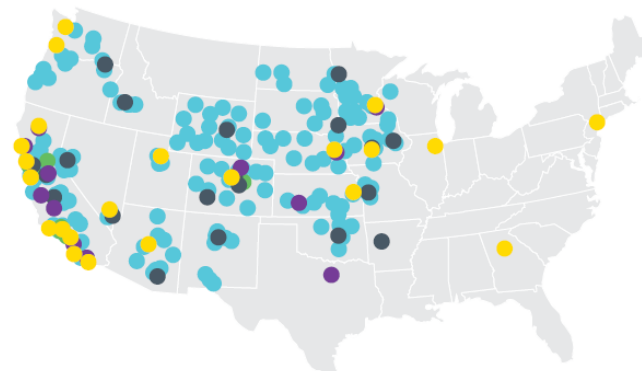
Assets

\$83.8 Billion

Customers

2,010,000

We provide a network of more than 600 retail, wealth, commercial and business banking offices in 22 states and are backed by global financial leader BNP Paribas which has a presence in 74 countries worldwide.



- RETAIL BANKING LOCATIONS
- COMMERCIAL BANKING LOCATIONS
- BUSINESS BANKING LOCATIONS
- AGRIBUSINESS BANKING LOCATIONS
- WEALTH MANAGEMENT CENTER

Bank of the West – Recognized for Customer Service and Innovation

Reputation institute/American Banker

Most Reputable Bank in USA #3, 2015

Most Reputable Bank in CA #1, 2015



Retail Banking International

Global Retail Banking Awards

Best Mobile Banking Strategy, 2015



World Finance

Best Commercial Bank U.S. West, 2016-2014

Best Private Bank U.S. West, 2016-2014



American Banker

Digital Banker of the Year, 2015

Most Powerful Women in Banking, 2014



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Bank of the West: Bank at Work

Bank of the West is excited to bring a comprehensive consumer banking relationship program to your workplace.

This special program offers financial products and services that can meet the financial needs of employees in every stage of life, from those just starting out with basic checking, savings and assistance with credit management, to those with more complex financial needs - like wealth and investment management.

With our deep industry expertise and award-winning service we take a relationship-based approach to look beyond the individual transaction and focus on the customer's broader financial picture. A local bank approach with the global resources to meet virtually any financial need.

Wherever your employees and staff are in their financial journey, we have the products, tools and resources that can help them reach their financial goals.

Why Bank at Work is a Solution that Benefits Everyone

Employee Concerns

- Access to financial professionals
- Relationship focused banking with convenient access to branches and ATMs
- Monthly banking service charges
- Managing daily finances
- Managing credit
- Housing costs
- Planning for college expenses
- Retirement planning
- Wealth planning

Challenges for Employers

- Cost versus value of employee benefits
- Payroll costs
- Participation in direct deposit programs
- Employee productivity
- Employee retention

Bank at Work - A Significant Value for You and Your Employees

For You the Employer

- An improved benefits package to attract and retain employees
- Increased productivity and more satisfied employees
- Increased direct deposit participation means lower payroll costs

For Employees and Staff

- Great savings and discounts on bank products
- Tools to help understand and improve their financial situations
- Benefits for enrolling in direct deposit for increased convenience and faster access to their funds

Bank of the West Bankers will come onsite to take account applications, provide access to financial education and meet with individuals for more complex financial discussions

Bank at Work for all

Open to all employees, Bank at Work¹ is a comprehensive consumer employee banking program designed to make banking simple and convenient for all your employees with:

- Flexible account options that meet your banking needs.
- Enhanced rates on selected term CDs and Money Market Plus Savings⁴
- Practical on-site financial education seminars
- Waived annual fee on small safe deposit box and Gold Line Overdraft Protection^{2,3}
- Access to financial professionals for financial situations ranging from simple to complex
- Streamlined, convenient, and simple onsite account opening process
- Financial review with an investment advisor from our affiliated broker/dealer – BancWest Investment Services^{*}

^{*}Securities and variable annuities are offered through BancWest Investment Services, a registered broker/dealer, member FINRA/SIPC, and SEC Registered Investment Adviser. Financial Advisors are Registered Representatives of BancWest Investment Services. Fixed annuities/insurance products are offered through BancWest Insurance Agency in California, (License #0C52321) and through BancWest Investment Services, Inc. in all other states where it is licensed to do business. 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.

NOT FDIC INSURED

NOT BANK GUARANTEED

MAY LOSE VALUE

NOT A DEPOSIT

NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY



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Bank at Work Disclosures

Bank at Work

1. The Bank at Work Program is only available to personal account holders employed by a business enrolled in the Bank at Work Program and exclusive of any other promotions and/or special rates. The Bank at Work Program ("Program") is subject to change without notice. This program is available with Any Deposit Checking or Bank of the West Premier. If you do not qualify for any of these checking accounts, you may be offered an alternate checking product.

The monthly service charge for Any Deposit Checking is \$10.00. The monthly service charge for Any Deposit Checking can be waived by making any deposit each statement cycle or if any account owner is under 25 years of age. Deposits include mobile deposit, ATM deposit, or in-branch deposits of any amount. Does not include fund transfers between Bank of the West accounts or any credits from Bank of the West.

Enrollment in the Bank at Work Program will not waive the Bank of the West Premier Checking monthly service charge; balance requirements must still be met. To waive the \$25.00 monthly service charge on a Premier Checking account you must maintain a minimum combined average monthly balance of \$25,000 in your Bank of the West Premier Checking plus other eligible personal checking, money market, savings accounts, CDs, IRAs, and account balances in eligible BancWest Investment Services investment accounts—based on either identical or common ownership.

Waivers

2. Annual Fee of \$25.00 on a Gold Line Account associated with an Any Deposit Checking account is waived for customer enrolled in the Program. There is no annual fee associated with a Premier Checking account regardless of whether or not you are enrolled in the Program. Loan Advance Fee still applies. Gold Line is subject to credit approval.
3. One time set up fee applies (Premier Checking excluded). There is no annual fee associated with a Premier Checking account regardless of whether or not you are enrolled in the Program. A \$40.00 discount can be applied to annual rental fee of larger boxes if small safe deposit box is unavailable. All boxes are subject to availability by branch location. Availability is not guaranteed.

Enhanced Rates

4. Bonus interest rates on select savings and certificates of deposit are available ; rates are subject to change. Ask for details

The Premier Relationship: a Higher Level of Service

Premier Relationship⁶ service that puts customers first

- Award-winning client service
- Personalized attention from a dedicated Premier Client service team

Valuable benefits for today

- No ATM withdrawal fees at any ATM, worldwide⁷
- Bonus interest rates on a linked Choice Money Market Savings account and select CDs⁸
- Rate discounts on qualifying consumer loans¹⁰
- *World MasterCard*® Card with triple rewards points on qualifying purchases¹¹

Planning for tomorrow*

- 15 online commission-free equity and ETF order executions per month¹²
- A complimentary consultation to help fine-tune individual investment strategy
- A diverse range of investment options, including mutual funds, equities and annuities
- Online investment research, educational materials, retirement calculators and BancWest Top Picks¹³
- Concierge assistance with account transfers

*Securities and variable annuities are offered through BancWest Investment Services, a registered broker/dealer, member FINRA/SIPC, and SEC Registered Investment Adviser. Financial Advisors are Registered Representatives of BancWest Investment Services. Fixed annuities/insurance products are offered through BancWest Insurance Agency in California, (License #0C52321) and through BancWest Investment Services, Inc. in all other states where it is licensed to do business. 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. :

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Premier Disclosures

Premier Relationship

6. The Bank of the West Premier program and its benefits apply only if you have a Bank of the West Premier Checking account. Opening a Bank of the West Premier Checking account requires a minimum opening deposit of \$500. For new accounts, the \$25 monthly service charge will be rebated for your first two (2) statement cycles and will be rebated thereafter when you maintain at least a \$25,000 combined average monthly balance per statement cycle in the Bank of the West Premier Checking account plus other Eligible Accounts, including checking, savings, money market, CDs and IRAs and eligible-BWIS investment accounts based on either identical or common ownership. Ask for details. The monthly service charge will be assessed within the first six (6) business days of a statement cycle for the previous statement cycle's balances. Your first statement cycle may be less than thirty (30) days. If you do not qualify for this checking product, you may be offered an alternate checking product. Any and all fee benefits that are a part of the Premier program are applicable only to the transactions charged to or services pertaining to Bank of the West Premier Checking account(s) and any associated Gold Line.

Valuable benefits

7. All ATM cash withdrawal fees charged by non-Bank of the West ATMs for use of their ATMs will be rebated within one (1) business day of the fees posting to your account. Other fees such as cash advance and foreign transaction fees may apply.
8. A Premier Relationship Premium (available to Bank of the West Premier Checking customers) is a bonus interest rate added to the standard interest rate on one (1) qualifying Choice Money Market Savings account for selected balance tiers. The Premier Relationship Premium Interest Rates are set at the Bank's discretion and are subject to change without notice. Only one (1) Choice Money Market Savings account can be linked to a Bank of the West Premier Checking account. There may not be a Premier Relationship Premium associated with every balance tier. To automatically qualify for a Premier Relationship Interest Rate, you must have an open Bank of the West Premier Checking account and a Choice Money Market Savings account with identical ownership. The Premier Relationship Interest Rate will be earned on your Choice Money Market Savings account. To automatically qualify for a Relationship CD interest rate, you must have a Bank of the West Premier Checking account with identical ownership as the Relationship CD. Relationship CD interest rates are available on select CD products only.
10. Consumer loans, lines of credit, and credit card products are subject to credit approval. Terms and conditions may apply. Certain fees and restrictions may also apply.
11. Three reward Points for every dollar spent on qualifying travel or restaurant purchases, and one Point for every dollar spent elsewhere. Reward Points are awarded only on net, new purchases (purchases minus any returns or adjustments). Balance transfers, cash advances, convenience checks, ATM transactions, interest charges, and any kind of fees charged to the account do not count as purchases. You can redeem Points as long as your account remains open and in good standing. Points have no value except when claimed by the cardholder for redeeming an award. Values of awards, Points required for an award, and awards offered may vary from time to time without notice. The Bank of the West Rewards Program is subject to the current Program Rules. Visit bankofthewestrewards.com for more details. Please spend responsibly.

Planning for tomorrow

12. Fifteen (15) \$0 commission order executions for equities and Exchange-Traded Funds (ETFs) per calendar month, per account (\$6.95 order executions thereafter), for self-directed orders placed via the BancWest Investment Services online platform, subject to certain terms and conditions and additional fees (please refer to bankofthewest.com/invest for further details about self-directed investing available through BancWest Investment Services). If an order placed via the online platform is executed over multiple days, each day's executions for that order will be counted separately and applied against the remaining available \$0 commission order executions available that month.
13. Research lists are objective and based entirely on mathematical evaluations of past performance. They can be a useful tool for identifying investments worthy of further research, but shouldn't be considered investment recommendations.

Financial Education Made Simple

At Bank of the West, we believe strongly in financial education and have made it an integral part of our employee banking offer. We have developed an array of financial education seminars that addresses common banking concerns.

The Bank of the West team will collaborate with business leaders to align financial education seminars with employee needs. Interested groups can work with the Bank of the West team to schedule presentations at their convenience.

We currently have seminars on topics such as:

- Mortgage First Time Homebuyer
- Banking Basics
- Borrowing Basics
- Preventing Identity Theft

- We would also like to hear from you on additional topics you would like to see developed in an effort to meet the needs of your employees.

Next Steps: Working Together



Understand the best ways to communicate benefits of the program

- How does your team communicate
 - - Flyers
 - - Question and answer sessions
 - - Virtual meetings
 - - Emails/Newsletters
 - - Websites

Begin developing a relationship and creating convenience

Schedule a calendar of planned activities

- Financial education seminars
- On-site presentations
- Designated banking days
- New employee orientation
- Benefits Fair/open enrollment
- Staff meetings



**Thank You
Bank of the West**