



Better banking,
right at work

Save time and money when you bank at work

Whatever your financial goals, Bank of the West is here to help. The Bank at Work¹ Program can happen right at your place of work, or one of our many branch locations, making it easier for you to get the financial guidance, tools and resources you need. In addition, you'll enjoy money saving offers and special perks including:

- Flexible account options that meet your banking needs
- Streamlined, convenient, and simplified onsite account opening options
- Access to dedicated professionals for financial situations ranging from simple to complex
- Practical onsite financial education seminars
- Enhanced rates on selected term CDs and Money Market Plus Savings²
- No annual fee on small safe deposit box³
- Waived annual fee Gold Line Overdraft Protection⁴

■ Complimentary and discounted self-directed online trades⁵ through BancWest Investment Services

PLUS

■ Complimentary financial review with an Investment Financial Advisor from our affiliated broker/dealer—BancWest Investment Services⁶

To learn more,

please contact your **Bank at Work representative** or visit your nearest branch



BANK OF THE WEST
BNP PARIBAS

Deposit and loan products offered by Bank of the West.

¹The 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.

² Bonus interest rates on select savings and certificates of deposit are available; rates are subject to change. Ask for details.

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.

⁴ 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.

⁵ Special offers for online self-directed trades executed via the BancWest Investment Services online platform. Please contact licensed branch team members for details.

⁶Securities 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.

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 FEDERAL GOVERNMENT AGENCY |
|------------------|---------------------|----------------|---------------|--|