



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

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# EARN UP TO \$1,250 IN VALUE FOR YOUR BUSINESS

Offers that won't last. Benefits that will.

For a limited time, choose one, two, or all three of our business-building products – and get rewarded when you do.

## \$300 Cash

### **Business Checking**

**Through November 2, 2018: Get \$300 cash when you open a business checking account, maintain a \$3k balance for 3 months, and add Merchant Services<sup>1</sup>**

- No monthly service charges on Classic Business Checking<sup>2</sup>
- Online and mobile banking, and mobile deposit

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## \$500 Savings

### **Merchant Services**

**Through December 21, 2018: Save up to \$500 on point of sale equipment<sup>3</sup>**

- Same-business-day funding with no long-term commitments<sup>4</sup>
- 24/7/365, U.S.-based customer support

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## \$450 Value

### **Business Rewards Credit Card**

**Available anytime: Get 60k rewards Points – a \$450 value<sup>5</sup>**

- Unlimited 2x rewards Points that do not expire<sup>6</sup>
- No annual fee

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**A BONUS VALUE OF**

**UP TO \$1,250**

**Start building your  
bonus. Talk to a small  
business banker  
today.**



Get started at your  
local branch today.

Enter your location

**FIND A BRANCH**



Find a Branch (/customer-service/branch-results.html)

Request Contact

(/campaigns/small-business/contact-form.html)

## Legal information and Disclosures

<sup>1</sup> **Requirements to Receive \$300 Bonus:** (1) Open a new business checking account ("Account") at a branch between 09/15/18 and 11/02/18 with a minimum opening deposit of \$100 in funds new to Bank of the West; (2) Maintain a \$3,000 minimum daily balance in the Account for each of the first three full calendar months immediately following the month in which the opening deposit posts to the Account; and (3) Open a new Merchant Services account between 09/15/18 and 12/21/18 and have merchant funds of \$50 or more deposited into the new Account no later than the last day of the third calendar month following the month when the Account is opened. There is a Monthly Service Charge ranging from \$10 to \$20 depending on which business checking account you open. Visit your local branch or bankofthewest.com for ways to waive the Monthly Service Charge. All Accounts subject to Bank's standard terms and conditions and fee schedules. **When Bonus Will Be Credited:** Bonus will be credited to the open Account as follows: (1) for Accounts opened between 09/15/18 and 09/30/18, the above requirements must be met from 10/01/18 to 12/31/18, and the bonus will be credited by 01/31/19; (2) for Accounts opened between 10/01/18 and 10/31/18, the above requirements must be met from 11/01/18 to 01/31/19, and the bonus will be credited by 03/29/19; and (3) for Accounts opened



11/01/08 and 11/02/18, the above requirements must be met from 12/01/18 to 02/28/19, and the bonus will be credited for tax year 2019. Offer subject to approval and can be changed without notice and is not available to existing Bank customers with an open business checking account as of 09/14/18. Limit of one business checking bonus per business and per mailing address. Analyzed Business Checking excluded from this offer. If the business or other businesses located at the same address received any other business checking bonus from the Bank from 03/01/17 through 09/14/18, then no business at that address is eligible. Merchant Services are provided by and subject to approval by Elavon®. Elavon is not a Bank of the West affiliate. Bank of the West does not offer, control, or guarantee the services of Elavon and makes no representation or warranties regarding the services.

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<sup>2</sup> **Classic Business Checking Monthly Service Charge Waiver:** Classic Business Checking offer available for new business checking account customers and existing business customers without a Bank of the West business checking account opened between 09/15/18 and 11/02/18. Minimum opening deposit of \$100. Offer subject to approval and can be changed without notice. All other fees and charges will apply, including overdraft charges and fees for certain transactions exceeding the dollar and volume limits applicable to Classic Business Checking.

<sup>3</sup> Promotional offer and Merchant Services, Poynt, and other EMV® equipment provided by and subject to approval by Elavon®. Elavon is not a Bank of the West affiliate. Bank of the West does not offer, control, or guarantee the services of Elavon and makes no representation or warranties regarding the services. Offers apply only to new Bank of the West Merchant Services customers who are approved for a new Merchant Services account between 09/15/18 and 12/21/18. Customers can receive an instant credit of up to \$500 for Poynt, other EMV terminals, or tablet-based point-of-sale (POS) solutions. Instant credit for Poynt, other EMV terminals, or tablet-based POS solutions is provided as a reduction of equipment cost for Poynt, other EMV terminals, or tablet-based POS solutions not to exceed \$500. The ICT 220 terminal, EMV mobile devices and mobile PIN pad devices do not qualify for these offers. Leased equipment does not qualify for any instant credits.

<sup>4</sup> Applies only to transactions that are electronically deposited into your Bank of the West account. Transaction files received by 7:00 p.m. PT will be funded to a Bank of the West checking account the same business day. Files received after 7:00 p.m. PT will be funded the next business day. Excludes weekends and holidays. Transaction limits and restrictions may apply.

<sup>5</sup> **Bonus Reward Points:** Reward Points have no value until redeemed by the cardholder for a reward. As of 7/15/2018, 60,000 Reward Points could be redeemed for gift cards valued at \$450 or for a \$450 credit applied to your credit card balance. Bonus Reward Points offer is only valid for new Business Rewards Credit Card accounts. If qualifying net purchases (see below) totaling \$5,000 or more are made within 90 days of account opening, 60,000 bonus Points will be posted to the account within 150 days of account opening. Limit one offer per Account.

<sup>6</sup> **Reward Points:** Reward Points have no value until redeemed by the cardholder for a reward. Two (2) points are earned for every \$1 in qualifying net purchases on the Business Rewards Card. There is no limit to the Points and the Points have no expiration date as long as the account remains open and in good standing. Points are awarded only on net purchases (purchases minus any returns or adjustments). Balance transfers, cash advances, convenience checks, interest charges and any kind of fees charged to the account do not count as purchases. Qualifying purchases can be made by any and all cardholders on a single Account. Values of awards, Points required for an award, and awards offered may vary from time to time without notice. If your Account is closed for any reason, you will no longer be able to accumulate Points and all Points which have accrued with that Account will be eliminated. Accounts must be in good standing to claim and redeem Points. Points that have been accrued will be reflected on the cardholder's monthly credit card statement and online at [www.bankofthewestrewards.com](http://www.bankofthewestrewards.com) and cannot be transferred, assigned, bought or sold by the cardholder. All awards are subject to availability and may be withdrawn, changed or replaced at any time. The Bank of the West Rewards Program is subject to the current Program Rules that will be sent to you after your account is opened or can be viewed online at [www.bankofthewestrewards.com](http://www.bankofthewestrewards.com). For additional credit card pricing information, see the Pricing and Terms for Business Credit Card(s) information provided with your application. The Bank of the West Rewards Program is subject to current Program Rules ([www.bankofthewestrewards.com](http://www.bankofthewestrewards.com)).



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In South Dakota, Bank of the West operates under the name Bank of the West California