

**BANK OF THE WEST**
BNP PARIBAS

([https://www.bankofthewest.com/?](https://www.bankofthewest.com/?BTNID=chkofr_HL_Offer_2nd_wave)
BTNID=chkofr_HL_Offer_2nd_wave)

APPLY NOW (/LETS-GET-START
PROD=ANY_DEPOSIT_CHECKING&BTNID=CHKOFF

- 1** Open a new Any Deposit Checking account by 10/05/2018
- 2** Get \$100 for setting up qualifying direct deposit²
- 3** Get \$50 for making 10 monthly debit card purchases for two months³

APPLY NOW (/LETS-GET-STARTED.ASPX?
PROD=ANY_DEPOSIT_CHECKING&BTNID=CHKOFR_ANM_OFFER_2ND_WAVE)

Promotion code automatically applied.

or

Enter your email to get a coupon to
redeem this offer at a [local branch](#).*

Enter email address

GET BRANCH COUPON >

No minimum balance. No surprises.

Waive the monthly service charge with any deposit each statement.⁴

No fee for overdrawn balances of \$5 or less.⁵

Pick one overdraft or Returned Item Fee to erase per year.⁶

One great account. A bunch of great features.

No monthly service charge if any account owner is under 25

Cutting-edge online & mobile banking⁷

Hundreds of branches. **Find yours**

Deposit checks using your smartphone⁷

Unlimited use of Bank of the West ATMs⁸

Pay bills and send money with a few taps of your finger^{7,9}

It's easy, get up to \$150.¹

Open online in about 10 minutes.



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Legal information and Disclosures

*By entering your e-mail address, we will only use it to send the coupon and reminder and it will not be used for other promotions or shared with third parties.

¹Requirements to Receive Up to \$150 Bonus: Open a new personal Any Deposit Checking account at a branch or account application submitted on bankofthewest.com between 08/27/18 - 10/05/18 with any opening deposit amount (\$0.01 or more) with funds new to Bank of the West (Bank) received and posted to the account no later than 10/12/18. This offer is also available for any other consumer checking account (minimum to open \$100). UCB Student Checking and Premier Checking excluded.

Bonus Limitations

- Offer is not available to existing Bank of the West customers with an open checking account as of 08/26/18.
- **If the customer or other individuals residing at the same address received or may receive any other consumer checking bonus from the Bank between 01/01/17 - 01/30/19, then no one at that address is eligible.**
- Limit of one \$50 and one \$100 consumer checking bonus per individual and per mailing address.
- Account must be in open status and have a positive balance as of 12/31/18 to be eligible to receive any bonus.
- **Bonus will be credited to the open checking account by 01/31/19.**

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 this offer are the responsibility of the account holder. To the extent required by law, Bank will report total value of the offer to the IRS on Form 1099 for tax year 2019. All accounts are subject to the Bank's standard terms and conditions and Schedule of Fees and Charges.

²To receive the \$100 bonus, customer must have a direct deposit of at least \$250 (two or more direct deposits that add up to \$250 do not qualify) posted to the account by 12/31/18. Direct deposit must be payroll, Social Security, pension or other government benefits.

³To receive the \$50 bonus, customer must request, receive and use a new Bank of the West Debit Card linked to the new checking account for 10 or more debit card purchases all of which must post to the account by the last business day of the month for each of the first two full calendar months immediately following the month in which the opening deposit posts to the account, for a total of 20 or more transactions. Each purchase must be \$3 or more. ATM transactions are excluded. All required purchases must be posted by 12/31/18.

⁴\$10.00 monthly service charge waived with one deposit of any amount each statement cycle. Deposits include direct deposit, mobile deposit, ATM deposit, or in-branch deposit of any amount. Does not include fund transfers between Bank of the West accounts or any credits from Bank of the West. Opening deposit can be any amount.

⁵\$5 Overdraft Buffer: You will be charged an Overdraft Fee for an overdraft item paid if your account's daily ending Available Balance is overdrawn more than \$5.



ft Fee Fraser. Upon request, we will refund one Overdraft Fee, Returned Item Fee, or Extended Overdraft Fee up to \$36. One or rolling 12-month period.

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⁷Enrollment in Online Banking and download of our Mobile App required. Wireless carriers may charge fees for text transmissions or data usage. Message frequency depends on account settings. Text **HELP** to BKWST (25978) for help. Availability of Mobile Banking may be affected by your mobile device's coverage area. Requires mobile phone with text messaging capabilities. Mobile Banking requires an internet-ready phone and is supported on Apple iPhone devices with iOS 9 and greater and on Android mobile devices with OS 5 and greater.

⁸Subject to funds availability.

⁹Enrollment in Online Banking required. Fees apply to expedited delivery of Bill Payments. A valid delivery address is required for Overnight Bill Payments. Not all customers will qualify. Additional terms and conditions apply.

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