

APPLY NOW (/LETS-GET-STARTED.ASPX? PROD=ANY_DEPOSIT_CHECKING&BTNID=CHECKI OFFER-BONUS:TOP)

1

Open a new Any Deposit Checking account by 4/26/2019

2

Make one deposit of \$250 or more, four months in a row²

(3)

Get a \$250¹ statement credit

APPLY NOW (/LETS-GET-STARTED.ASPX?PROD=ANY_DEPOSIT_CHECKING&BTNID=CHECKING-OFFER-BONUS:HERO)

Promotion code automatically applied.

or

Enter your email to get a coupon to redeem this offer at a <u>local branch</u>.*

Enter email address

GET BRANCH COUPON >

Waiving the monthly service charge is easy.

No monthly service charge with any deposit each statement.³

Make deposits at ATMs, in branch, with direct deposit, or via payment app.^{5,7,8}

Plus, there's no minimum balance or direct deposit requirements.³

Easily manage your money from nearly everywhere

Fast, safe sign-in with Mobile Touch ID.4

Send and receive money on the fly via payment app⁶

Easily pay bills by scanning with your smartphone⁴

Award-winning customer service—online, in branch, or over the phone

Simply deposit checks via smartphone⁵

Find a branch near

you

Open online in about 10 minutes.

It's easy, you can get \$250.1

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 the \$250 bonus:

Open a new personal Any Deposit Checking account at a branch or account application submitted on bankofthewest.com between 03/18/19 - 04/26/19 with any opening deposit amount (\$0.01 or more). Opening deposit must be funds new to Bank of the West (Bank) received and posted to the account within 30 days of opening. This offer is also available for any other consumer checking account (minimum to open \$100). UCB Student Checking and Premier Checking excluded.

²To receive the \$250 bonus, customer must make at least one deposit of \$250 or more for each of the first four consecutive calendar months following the month in which the account is opened. Calendar months do not necessarily coincide with statement cycles. Two or more separate deposits in a single month that add up to \$250 do not qualify. Qualifying deposits must be funds new to the Bank. All deposits must be posted by September 30, 2019.

Bonus Limitations

- Promotion code required at account opening.
- Offer is not available to existing Bank of the West customers with an open checking account as of 03/17/19.
- If the customer or other individuals residing at the same address received or may receive any other consumer checking bonus from the Bank between 10/01/17 −10/30/19, then no one at that address is eligible.
- Limit of one \$250 consumer checking bonus per individual and per mailing address.
- Account must be in open status and have a positive balance as of 09/30/19 to be eligible to receive any bonus.
- Bonus will be credited to the open checking account by 10/31/2019.

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.

New money and qualifying deposits do 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.

³\$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. No monthly service charge if any account owner is under 25

⁴Enrollment 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



(https://www.bankofthewest.com/?

Mobile deposits made before 7 pm PT will be processed the same business day and made available within two business days.
BTNID=chkofr_HL_Offer_2nd_wave)
Longer delays may apply based on the type of items deposited, account history or if you have recently opened your account with us.

⁶Payment apps refers to peer to peer or person to person payments from mobile applications.

⁷Incoming payments from person to person or peer to peer payments made to you, count as a deposit and will waive the monthly service charge for Any Deposit Checking.

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Doing business in South Dakota as Bank of the West California.