

A MORE REWARDING RELATIONSHIP FOR INTERNATIONAL CLIENTS.



Enjoy all the perks our Premier Checking account while you settle in.

Bank of the West leverages the global capabilities of BNP Paribas, one of the world's largest banks.* As a global bank, we offer a suite of products and services tailored to the specific needs of our international clients.

For example, you can enjoy all the benefits of the Premier Checking Relationship with no monthly services charges or balance requirements for the first year.¹

EXCLUSIVE BENEFITS OF A PREMIER CHECKING RELATIONSHIP

- No fees for incoming wires, cashier's checks, money orders, stop payments, and more
- No withdrawal fees at any ATM in the world²
- Bonus interest rates on select deposit accounts³
- Personal attention through a dedicated Premier Customer Service Center
- Investment options and tools offered by BancWest Investment Services⁴, Bank of the West's affiliated broker-dealer

**Talk to an International Banking specialist today
about beginning a Premier Relationship.**

To learn more, please contact:

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BANK OF THE WEST
BNP PARIBAS

¹Bankrate.com, Q3 2016.

¹Account Requirements:

- Open a new personal Bank of the West Premier Checking for International Clients account at a branch with a minimum opening deposit of any amount with funds new to Bank of the West (Bank).
- Beginning the thirteenth statement cycle, maintain a minimum of \$25,000 combined average monthly balance in this Bank of the West Premier Checking account, plus other linked personal checking, savings, money market accounts, non-IRA CDS, and eligible BancWest Investment Services (BWIS) investment accounts.
- To qualify, one of the following United States Visa types is required at account opening: A-1, A-2, E-1, E-2, E-3, E-11, EB-1, EB-2, EB-5, H-1B, H-1B1, G-1, G-2, G-3, G-4, G-5, L-1, L-2, L-1A, L-1B, O-1, P-1, TN. (List of qualifying Visa types is subject to change without notice.) Acceptable identification must also be presented (e.g., foreign passport, alien registration card). Must open an account at a Bank of the West branch.
- All accounts are subject to the Bank's standard terms and conditions and Schedule of Fees and Charges.

Monthly Service Charge:

There is a Monthly Service Charge of \$25 for the Premier Checking account. We'll rebate the monthly service charge for the first twelve (12) statement cycles for International Clients with a qualifying Visa. Beginning the thirteenth statement cycle, if combined average monthly balance is at least \$25,000, the Bank will rebate the monthly service charge for your Bank of the West Premier Checking account.

²All ATM cash withdrawal fees charged by non-Bank of the West ATMs will be rebated within one (1) business day of the fees posting to your account. Other fees such as foreign transaction fees may apply.

³A Premier Relationship Premium (available to Bank of the West Premier Checking customers) is a bonus interest rate on one (1) qualifying Choice Money Market Savings account for selected balance tiers. The standard interest rate plus the Premier Relationship Premium Interest Rate equals the Premier Relationship Interest Rate. 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.

Deposit and loan products are offered by Bank of the West, Member FDIC. Individual Retirement Accounts (IRAs) and other Bank deposit retirement accounts are insured separately by the FDIC up to a maximum of \$250,000 per depositor within FDIC limits.

⁴Securities 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 AZ, CO, IA, ID, KS, MN, MO, ND, NE, NM, NV, OK, OR, SD, UT, WA, WI, WY, HI, Guam and CNMI. 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.

Insurance and investment products:

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT A DEPOSIT	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
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Doing business in South Dakota as Bank of the West California.

Member FDIC. Equal Housing Lender.  © 2017 Bank of the West.

(Rev. 05/17)