



## Welcome to Bank of the West!

Please keep these important documents with your Deposit Account Disclosure and Safe Deposit Box Rental Agreement Terms and Conditions for Business Accounts booklet and retain them for future reference.

Schedule of Fees and Charges for Business Deposit Accounts*	Page 1-2
Business Checking Accounts	Page 3-4
Business Savings, Money Market and Certificate of Deposit Accounts	Page 5

\*Fees disclosed in this Schedule or in any related Account addenda represent the Bank's stated fees for the services indicated. The Bank does not represent that such fees disclosed are the lowest fees obtainable for the desired services, or lower than fees for the same or similar services obtained elsewhere. You may receive the same or similar services elsewhere for lower or no fees.



## Schedule of Fees and Charges for Business Deposit Accounts

(Arizona, California, Colorado, Iowa, Kansas, Missouri, Nebraska, North Dakota, Oklahoma, South Dakota\*, Utah, Wisconsin, Wyoming Branches)

**Effective January 25, 2022**

This Schedule of Fees and Charges (“Schedule”) applies to business Accounts opened in the states referenced above. This Schedule, along with the Deposit Account Disclosure and Safe Deposit Box Rental Agreement Terms and Conditions for Business Accounts, current rate sheet, your current signature card, and any other addenda that may be provided to you at Account opening or from time to time thereafter form the Agreement between you and Bank of the West (“Bank”) as to your checking, money market, savings, certificates of deposit, and retirement Accounts (collectively, the “Agreement”). The Bank reserves the right to add to, delete from, discontinue, or otherwise amend any product, service, fee or charge, package or program offering at any time with such notice as is required by law. To the extent that any of the terms or provisions of this Schedule of Fees and Charges conflict with those contained in any other document in the Agreement, the terms and provisions contained herein shall control. Capitalized terms shall have the same meaning as in the Agreement, unless otherwise defined herein. We regret that this document is not available in languages other than English. Please make sure that you understand all terms and conditions applicable to your deposit Account(s) and services.

<b>ATM Cards and Debit Cards</b>	
ATM Card/Debit Card Purchases	No charge
ATM Statements	\$2 each
Foreign Currency Transactions	
MasterCard® Fee	1% of transaction amount
Bank of the West Fee	2% of transaction amount
Shared ATM Network**	
Balance Inquiry	\$3 per inquiry
Transfer	\$3 per transfer
Withdrawal	\$3 per withdrawal
Debit Card Cash Advance Withdrawal at a financial institution that displays the MasterCard® Logo	\$3 per withdrawal
ATM Card or Debit Card Reissuance (Lost or Stolen)	\$5 per card
Expedited Domestic Delivery of ATM/Debit Card	\$25 per card
Expedited International Delivery of ATM/Debit Card	\$65 per card
Debit Rewards Annual Membership	\$15 per year
<b>Online Banking</b>	
Financial Software Access	\$14.95 per month
Online Bill Pay	
Same Day Online Bill Payment – Transaction Fee	\$10.95 each
Overnight Check – Transaction Fee	\$17.50 each
External Transfers (only available for entities that use a SSN as their Tax Identification Number)	
Standard (3 business days) External Transfer	\$3 each
Next Business Day External Transfer	\$10 each
Additional Paper Statement Fee for Accounts with Online Statements (Excluding Choice Business Checking Accounts) <sup>1</sup>	\$3 per month/per Account (including combined statements)
<b>Overdrafts and Returned Items</b>	
Overdraft Fee or Returned Item Fee	\$35 each Item
You will be charged an Overdraft Fee for an overdraft Item paid if your checking or money market Account's daily ending Available Balance is overdrawn by more than \$5.	
Daily Maximum: No limit on Overdraft and/or Returned Item Fees applied on any one (1) Business Day per checking or money market Account.	
Extended Overdraft Fee: If your checking or money market Account remains overdrawn \$15 or more for five (5) consecutive Business Days	\$30 on the sixth Business Day

<b>Overdraft Programs</b>	
Savings Overdraft Protection Transfer Fee	\$12 each day that a transfer occurs
Business Link Reserve (credit approval required)	Refer to the BusinessLink™ brochure for more details
<b>Safe Deposit Box</b>	
Set-Up Fee	\$20 per box
Annual Fee	Varies
Safe Deposit Box Forced Opening	Varies based on cost to Bank
<b>Statements</b>	
Check Safekeeping	No charge
Image Statement (front of checks only)	No charge
Image Statement (front and back of checks)	\$3 per statement cycle
Copy of Statement	\$5 each
Ongoing Duplicate Statements	\$5 each
Snapshot Statement	\$2 each
Special Schedule Statements (off-cycle)	\$5 each
Paper Statement Fee (Any Deposit Checking for Business & Classic Business Checking Accounts Only) <sup>1</sup>	\$3/month per account (including combined statements)
<b>Other Charges</b>	
Account Research	
Research Time	\$30/hour (\$30 minimum)
Item Copies	\$1 each
Automobile Draft Fee (including Cashier's Check issuance fee)	\$40 each
Book Transfers	\$6.50 each
Cashier's Check	\$10 each
Check Cashing Fee (Bank of the West “on us” check in excess of \$50)	\$9.50 per check
Check Cashing Fee is waived for (1) deposit Account customers; (2) minors; (3) Bank of the West cashier's checks; and (4) Checks drawn on a Bank of the West deposit Account in the name of any government agency; or (5) if an agreement exists between the Bank and the check issuer to pay the Check Cashing Fee.	
Check Printing	Varies with style

<sup>1</sup> Any Deposit Checking for Business and Classic Business Checking accounts will be subject to a Paper Statement Fee, if you elect to receive paper statements only. Note that Any Deposit Checking for Business and Classic Business Checking accounts will receive either the Paper Statement Fee or the Additional Paper Statement Fee for Accounts with Online Statements, not both. Paper Statement Fee is waived when account ownership is ineligible for Online Banking or account owner has chosen an alternate statement delivery option; Business Checking accounts will not be charged either fee, regardless of statement delivery selection.

\* Doing business in South Dakota as Bank of the West California

\*\* Each Shared ATM Network transaction fee disclosed on this Schedule is a separate fee charged for every ATM function shown.



<b>Other Charges, continued</b>	
Collection Fee	
Domestic	\$20 per Item
Foreign	See below
Copies of Deposit Slips or Paid Checks	
Instant Requests	\$2 each
Standard Requests or Telephone Banking Requests	No charge for the first 2 copies per statement cycle, then \$2 each
Copy of draft for POS Transaction	\$3 each
Counter Check Fee	\$1 per check, minimum 4 checks
Courier Service	Charge at cost plus 15%
Deposited Item Returned	\$15 each
Re-Deposited Item	\$4 each
Excess Withdrawal Fee (savings and money market Accounts)	\$0 each
Foreign Currency	
Exchange	\$5 per transaction
Standard Shipping Fee	\$12 per transaction
Priority Shipping Fee	\$15 per transaction
Foreign Draft Stop Payment	\$30 each
Foreign Items Deposited	
Collection	\$50 per Item
Cash Letter	\$5 per Item
Inactive Account Letter	\$2 each
Legal Process (excluding subpoena)	\$150 per process
Letter Providing Account Information	\$10 each
Medallion Guarantee (Securities)	\$10 each
Money Order	\$5 each
Night Depository Annual Fee	\$20 per year
Night Depository Key Deposit (non-refundable)	\$5 per key
Reconcile Accounts	\$10 each hour (or fraction thereof, \$10 minimum)
Stop Payment Fee (check, third party transfer, electronic)	\$35 each order
Verification of Deposit	\$25 each
Written Deposit Confirmation Fee	\$5 each

<b>Wires</b>	
Incoming Wire (Domestic or International)	\$15 each
Outgoing Domestic Wire	\$35 each
Direct Wire Repetitive Transfer–Phone Initiation	\$17 each
Outgoing International Wire	\$50 each
US \$ Direct Wire Repetitive Transfer– Phone Initiation	\$20 each
Other Wire Services	
Tax Payments – Branch	\$30 each
Drawdown (Reverse Wire)	\$35 each
Incoming Wire Notification	
Notifax within U.S. or Canada	\$2 each
Notifax outside U.S. or Canada	\$24 each
Telephone Notification	\$15 each
Mail Advice	\$4 each
Manual Fax	\$8 each
Tracer Requests	
Domestic	\$20 each
International	\$35 each
Miscellaneous	
Outgoing Domestic – Wire Repair	\$10 each
Outgoing International – Wire Repair	\$10 each
Receiving Bank Repair Charge	Varies
Returned Incoming Wire (Customer Request)	\$30 each
Returned Outgoing Wire Transfer	\$12 each
Wire Transfer Adjustment	\$30 each
Standing Orders (Automatically Recurring)	
Domestic Wire	\$10 each
International Wire	\$15 each
Book Transfer Wire	\$5 each
Maintenance	\$5 each
Telephone Inquiry (Phone or Branch)	\$15 each
Pass Through (from Correspondents)	\$30 each



<b>Business Checking Accounts</b>				
Type of Account	Any Deposit Checking for Business	Classic Business Checking	Choice Business Checking	Analyzed Business Checking
Minimum Amount to Open	\$100	\$100	\$100	\$100
Pays Interest	No	No	No	Earnings credits are calculated based on checking Account balances
Monthly Service Charge <sup>1</sup>	\$10	\$25	\$40	See current Analyzed Business Checking Schedule of Fees and Charges
Waive Monthly Service Charge with: Minimum Daily Balance	N/A	\$5,000 <sup>1</sup>	\$25,000 <sup>1</sup>	Balances required to waive fees vary depending on volume of transactions and services used each month
Waive Monthly Service Charge with: Average Monthly Combined Balance	N/A	\$15,000 <sup>1,2,3</sup>	\$50,000 <sup>1,2,3</sup>	
Other Ways to Waive Monthly Service Charge	Make a deposit within statement cycle <sup>4</sup>	Have at least one Relationship Service: <sup>5</sup> <ul style="list-style-type: none"> <li>• Merchant Services</li> <li>• Business Credit Card</li> </ul>	None	Your Account is charged for the services used; earned credits can be used to offset many of those fees
Included Transaction Limits <sup>6</sup>	50	150	500	
Excess Transaction Fee <sup>6</sup>	\$0.50	\$0.50	\$0.50	
Included Coin and Currency Limits <sup>7</sup>	\$2,500	\$5,000	\$20,000	
Excess Cash Fee <sup>7</sup>	\$0.25 per \$100	\$0.25 per \$100	\$0.25 per \$100	
Also Includes	N/A	N/A	<ul style="list-style-type: none"> <li>• 10 free incoming wires per month<sup>8</sup></li> <li>• No annual fee for BusinessLink Reserve Line<sup>9</sup></li> <li>• Relationship Premium rate on qualifying Business Money Market Select account<sup>10,3</sup></li> <li>• Up to \$100 rebate on first order of checks and supplies<sup>11</sup></li> <li>• Up to \$400 credit when opening Relationship Services<sup>12</sup></li> </ul>	N/A
See pages 1 and 2 of this document for other fees that may apply				

See Footnote Disclosures on Next Page



**Footnote Disclosures Referenced From Previous Page:**

1. For new accounts, we will waive the Monthly Service Charge for the first two statement cycles. The Monthly Service Charge and any applicable waivers will be assessed on the first business day of the statement cycle for the previous statement cycle's activity.
2. Business money market, savings, and CD accounts will be automatically linked to only one Classic Business Checking or Choice Business Checking account for the combined balance benefit. If you have multiple Classic Business Checking and/or Choice Business Checking accounts, you must tell us which checking account to link to each money market, savings, and CD account; account linkage will become effective up to two business days following the day selections are made. Any money market, savings, or CD account that is not linked to a checking account will not contribute to rebating any Monthly Service Charge.
3. Business deposit accounts will be linked only to accounts with identical ownership. If a business checking account has two owners, those same two individuals must be the owners of the business money market, savings, and/or CD account(s) in order for them to be linked.
4. Waive the Monthly Service Charge by making at least one (1) deposit of any amount to the account during the statement cycle, such as direct deposit, mobile deposit, ATM deposit, in-branch deposit, or Merchant Services funds settlement (does not include fund transfers between Bank of the West accounts or any credit from Bank of the West). If the Merchant Services account being used to deposit monthly is closed for any reason, and there isn't another monthly deposit being made, the automatic monthly service charge waiver no longer applies to the Any Deposit Checking account for Business.
5. Merchant Services offered 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 representations or warranties regarding their services. Your Elavon Merchant Services must be set up through Bank of the West and settle to the Classic Business Checking account to waive the Monthly Service Charge. If you have more than one Business Credit Card account, you must tell us which one to link to the Classic Business Checking account to waive the Monthly Service Charge; only one Business Credit Card account benefit can be applied to a single Classic Business Checking account, regardless of how many Business Credit Card accounts or checking accounts you have. Loans and credit lines are subject to credit approval. Certain fees, conditions, and restrictions may apply. Merchant Services and Business Credit Card Monthly Service Charge waivers will become effective up to two business days following the day the Classic Business Checking account is opened or transferred.
6. Transactions include all withdrawals, paid checks, transfers, debit card transactions, deposits, and each deposited item; excludes fees. An Excess Transaction Fee may apply for each transaction when the Included Transaction Limits are exceeded.
7. Deposited or supplied coin and currency includes withdrawals, exchanges, and deposits less cash received. An Excess Cash Fee may apply when the Included Coin and Currency Limits are exceeded.
8. Includes domestic and international wires. After 10 free incoming wires in the monthly statement cycle, refer to your Schedule of Fees and Charges for most current fees.
9. BusinessLink Reserve Line annual fee waived for Choice Business Checking accounts; accounts transferred out of Choice Business Checking will no longer receive the fee waiver.
10. A Relationship Premium is a bonus interest rate on qualifying Business Money Market Select accounts for selected balance tiers. The standard interest rate plus the Relationship Premium interest rate equals the Relationship Interest Rate. The Relationship Premium interest rate is set at the Bank's discretion and is subject to change without notice. There may not be a Relationship Premium interest rate associated with every balance tier. Only one Business Money Market Select account per customer relationship may be linked to a Choice Business Checking Account to receive a Relationship Interest Rate.
11. Checks and check supplies available through the Bank's designated provider, Harland Clarke. \$100 rebate (or the cost of the order if less than \$100) available on the first order made within one year of account opening for new accounts only, and will not apply to transferred accounts or subsequent orders. Rebate will be credited to account on the first business day following the day the check order charge is debited from the account.
12. Receive \$100 for each Relationship Service account opened (maximum of four) within six months of Choice Business Checking account open or transfer date. Eligible Services must be opened on or after April 6, 2020 and include the following services available through Bank of the West: Payroll Services offered by ADP®, Merchant Services offered by Elavon®, Business MasterCard® or Business Rewards MasterCard®, and Electronic Deposit Service (EDS). \$100 per Relationship Service, up to \$400 total. Customers with one Choice Business Checking account and multiple accounts for any one of the above Services (i.e., two Business Credit Card accounts) will receive one \$100 credit per Relationship Service type. Merchant Services, Payroll Services, and Electronic Deposit Services will be linked to the account selected at the time Relationship Service is set up. For customers with both a Classic Business Checking and a Choice Business Checking account who open a Business Credit Card, the Business Credit Card will be linked to the Classic Business Checking account. Customers with multiple Choice Business Checking accounts who meet the above criteria for any \$100 credit(s) will see the credit deposited, as applicable, into the account used for processing ADP Payroll or EDS, the account to which the Elavon Merchant Services settles, and to the account with the latest open date or highest account number for Business Credit Card. ADP and Elavon are not Bank of the West affiliates. Bank of the West does not offer, control, or guarantee the services of ADP or Elavon and makes no representations or warranties regarding their services. Loans and credit lines are subject to credit approval. Certain fees, conditions, and restrictions may apply.



<b>Business Savings and Money Market Accounts</b>				
Type of Account	Classic Business Savings	Business Money Market Advantage	Business Money Market Select	Business Money Market Plus
Minimum to Open	\$200	\$1,000	\$10,000	\$10,000
Pays Interest	Yes	Yes	Yes	Yes
Monthly Service Charge	\$5	\$10	\$15	\$15
Ways To Waive Monthly Service Charge	\$500 average monthly balance <sup>1</sup> OR ----- Automatic monthly recurring transfer of \$100 or more from any Bank of the West business checking Account.	\$1,000 minimum daily balance <sup>1</sup>	\$10,000 average monthly balance <sup>1</sup>	\$10,000 minimum daily balance <sup>1</sup>
Relationship Interest Rate	N/A	N/A	A Relationship Premium <sup>2</sup> rate is available to qualifying <sup>3</sup> Business Money Market Select customers who also have a linked Choice Business Checking Account	N/A
Transaction Limitations	Money market and savings Accounts are limited to a total of no more than nine (9) transactions by check, draft, debit card, or similar order payable to third parties and/or pre-authorized, automatic or telephone transfers from the Account to a third party or to another Account (includes Online Banking transfers) per statement period, for money market Accounts or calendar month, for savings Accounts. There is no limit to the number of withdrawals paid directly to you by mail, messenger, ATM, or in person.			
Other Charges	See pages 1 and 2 of this document for other fees that may apply.			

<b>Certificates of Deposit<sup>4</sup></b>		
Type of Account	Certificates of Deposit (CDs)	Public Funds-Certificates of Deposit (CDs)
Minimum Amount to Open	Flexible Term CD \$1,000 (7 days to 60 months) Premium CD \$2,500 (91 days to 60 months)	Public Funds-Flexible Term CD \$1,000 (7 days to 60 months) Public Funds-Premium CD \$2,500 (91 days to 60 months)
Pays Interest	Yes	Yes
Early Withdrawal Penalty	See Deposit Account Disclosure booklet for details	See Deposit Account Disclosure booklet for details
Other Charges	See pages 1 and 2 of this document for other fees that may apply.	

<sup>1</sup> Unless disclosed otherwise, minimum or average balance requirements are calculated at each statement cycle.

<sup>2</sup> A Relationship Premium is a bonus interest rate on qualifying Business Money Market Select Accounts for selected balance tiers. The standard interest rate plus the Relationship Premium interest rate equals the Relationship Interest Rate. The Relationship Premium interest rate is set at the Bank's discretion and is subject to change without notice. There may not be a Relationship Premium interest rate associated with every balance tier. Only one Business Money Market Select Account per customer relationship may be linked to a Choice Business Checking Account to receive a Relationship Interest Rate.

<sup>3</sup> To automatically qualify for the Relationship Premium interest rate and the Relationship Interest Rate, you must have a Bank of the West Choice Business Checking Account with at least two customer-initiated transactions during the previous statement cycle and a Business Money Market Select Account with the same ownership. Customers with multiple Business Money Market Select Accounts must designate one Account to receive the Relationship Interest Rate benefit otherwise no Relationship Premium interest rate will be applied to any Account. The Relationship Interest Rate will be earned on your Business Money Market Select Account, and is calculated as follows: on the last day of your statement cycle, your Business Money Market Select Account's end-of-day collected balance will determine the Relationship Premium interest rate balance tier for the next statement cycle. If the Bank is paying a Relationship Premium interest rate for that balance tier, that Relationship Premium interest rate will be added to the standard interest rate for any balance tier into which your daily end-of-day balance falls each day during the next full statement cycle, beginning the first Business Day of that statement cycle. If the relationship requirements cease to be met, any Relationship Premium interest rate will be removed the next Business Day.

<sup>4</sup> For CDs, the interest rate is fixed for the entire term.