



Get up and running with a Merchant Services¹ account.

Whether you want to accept card payments in-store or on the go,² we'll provide a secure payment solution, same-day³ funding, 24/7/365 U.S.-based support — and the flexibility of a mobile card reader or a traditional terminal.

Choose from these two pricing options

Clear and simple pricing²

- ▶ 2.69% on swiped transactions
- ▶ 3.5% + \$.15 per item on key-entered transactions
- ▶ No monthly minimum transaction fee

OR

Credit Card Surcharge pricing⁴

- ▶ Offset credit card acceptance costs by charging cardholders a percentage-based amount of their purchase
- ▶ 3.50% on credit card transactions
- ▶ 1.00% + \$.25 on debit card transactions
- ▶ No monthly minimum processing fees

Call your go-to banker or schedule an appointment to visit a branch at bankofthewest.com/appointments

Bank of the West is a trade name used by BMO Harris Bank N.A. Banking products and services are subject to approval and are provided by BMO Harris Bank N.A. Member FDIC.

¹ Merchant Services are: (i) provided by Elavon®, a separate legal entity which Bank of the West does not own or control; and (ii) subject to credit approval and to terms, conditions and fees established by Elavon. Bank of the West makes no representations or warranties regarding Elavon's services and does not accept any responsibility for those services or for any other acts or omissions of Elavon. Bank of the West may be compensated by Elavon for approved accounts, among other things.

² Payments accepted in the U.S. only. Elavon monthly service charge may apply for processing transactions via mobile payment apps. Web access is needed to download and use mobile app; your mobile carrier may charge access fees depending on your individual plan; check with your carrier for specific fees and charges that may apply. Some features may require additional online setup. Any fees for optional transactions or services will be identified during registration for these services and during their use. Rates and fees may change without notice. Other conditions and fees may apply.

³ Applies only to transactions that are electronically deposited into your Bank of the West account. Transaction files received by 7:00 pm PT will be funded to a Bank of the West business checking account the same business day. Files received after 7:00 pm PT will be funded the next business day. Our business days are Monday through Friday excluding federal holidays. Transaction limits and restrictions may apply. Funding on weekends and holidays via Elavon's True Daily funding service subject to a monthly fee. Ask for details.

⁴ The Credit Card Surcharge (CCS) program is available on limited equipment and software. Available in all of the U.S. except for Colorado, Connecticut, Maine, Massachusetts, and Puerto Rico. The surcharge is charged to the cardholder. Surcharge is only charged if a cardholder uses a credit card. CCS works on all major credit card brands. CCS does not apply to debit cards or government-issued prepaid cards. If a return is issued on a CCS transaction, a proportional amount of the surcharge will be returned as well.