



Now is the time to save on a Home Equity Line of Credit

Get 0.125% off our standard Home Equity Line of Credit (HELOC)^{1,2} interest rate when you finance at least \$5,000 in new solar energy equipment or have existing solar energy equipment installed, plus:

- No closing costs or origination fees
- Lines of credit up to \$2,000,000
- An additional 0.125% off with automatic payments³ from a qualifying Bank of the West account

CALL FOR A CUSTOMIZED RATE QUOTE TODAY

1-855-296-5848 (TTY 1-800-659-5495) or visit BankoftheWest.com/Solar

BANK^{OF}THE WEST

WE'VE JOINED BMO 

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. To qualify, all accounts must be branded Bank of the West. BMO branded products and services do not qualify and are not eligible for the offers contained herein.

Terms and Fees: Home Equity Lines of Credit (HELOCs) are subject to credit qualifications and collateral valuation. Fees, conditions and restrictions apply. Product details can be found in our Important Terms Brochure; ask for a copy. Rate and offer subject to change without notice. Evidence of adequate property insurance required. Combined total discounts may not exceed 1.25% for the draw period or lower the rate less than the floor of 3.00%.

¹ The HELOC Energy Efficiency Discount is subject to change at any time. Discount is 0.125% off standard rate sheet pricing for the draw period. Applicants must provide a quote for the purchase and installation on the subject property of least \$5,000 of new solar energy equipment or have previously-installed existing solar energy equipment on the subject property in order to qualify for this discount. For new solar systems, applicants must provide - no less than 10 days prior to account opening - a written contract satisfactory to Bank of the West from a licensed contractor for the purchase and installation of an eligible solar energy product (visit bankofthewest.com/solar to view our requirements). The written contract must have an installation date no later than 90 days post account opening. Written contract must clearly identify product(s) being installed and must be signed by both the installer and the customer. For existing solar systems, applicants must provide - no less than 10 days prior to account opening - written proof of existing eligible solar systems that include the subject property address and customer name (visit bankofthewest.com/solar for a list of acceptable documentation). Bank of the West reserves the right to verify, as applicable, the written contract, the validity and existence of the solar energy improvement, and may request written certification of the applicant's intentions.

² All HELOCs feature a 10-year variable rate draw period requiring a monthly interest-only payment subject to a \$100 minimum. Annual Percentage Rate (APR) during the draw period may change as often as monthly. The draw period is followed by a fixed-rate fully-amortizing repayment period of 120, 180 or 240 months, depending on the balance at the end of the draw period. APR during the repayment period will be fixed, based on the Prime Rate in effect at the end of the draw period, plus a margin and other factors. The APR will not exceed 18.00% (13.00% APR in Oklahoma) and will not go below 3.00% regardless of your qualifying margin or applicable discounts. Fees: an annual fee up to \$75 applies subject to state law limitations; a fee of \$100 may apply each time a Fixed Rate Loan Option is elected or reversed. Ask a Bank of the West representative for details. The APR for a HELOC during the draw period is variable based on the Prime Rate as published in The Wall Street Journal, plus a margin. As of May 4, 2023, the Prime Rate is 8.25%. As of May 4, 2023, margins range from -0.985% to +5.575% with corresponding APRs ranging from 7.265% to 13.825% for lines of credit between \$15,000 and \$2,000,000 and are subject to change at any time. APR will depend on factors including property value, location, and occupancy status, creditworthiness, existing debt against the property, approved line of credit amount, and your account relationships with Bank of the West.

³ Automatic payment discount of 0.125% off the standard rate requires applicants to establish automatic monthly payments from a new or existing Bank of the West checking or savings account. The discount may be reversed and your rate and payments may increase if automatic payments are discontinued for any reason. All terms and conditions applicable to the checking or savings account apply, including fees, and minimum opening deposits. Additional benefits may be available for eligible customers of Bank of the West (ask us for details.)