

Have you considered a home equity line of credit?

We are offering 5 rate discounts. Combine discounts to save:

$$0.50\% + 0.25\% + 0.125\% + 0.125\% + 0.125\% =$$

INITIAL DRAW DISCOUNT

Discount of 0.10% for every \$10,000 you borrow upfront — up to 0.50%²

RELATIONSHIP DISCOUNT

when you have \$100,000 or more in assets with Bank of the West³

ENERGY EFFICIENT DISCOUNT

when you use your draw to finance an eligible improvement⁴

AUTOPAY DISCOUNT

with automatic payments from a qualifying Bank of the West account⁵

VETERANS DISCOUNT

for U.S. Military service members, Veterans or members of the National Guard or Reserve⁶

Up to

1.125%

DISCOUNT FOR THE 10-YEAR DRAW PERIOD

No closing costs, no annual fee for the first year, no pre-payment penalty

The 1.125% discount example shown reflects a balance-based discount of 0.50% for an advance of \$50,000 taken on the date of HELOC opening, a 0.25% discount for customers with at least \$100,000 in assets at Bank of the West, a 0.125% discount for draws used for qualifying solar improvements, a 0.125% discount for automatic payments from a new or existing Bank of the West checking or savings account, and a 0.125% discount for eligible U.S. Military and Veterans. Combined total discounts may not exceed 1.25% for the draw period.

BANK OF THE WEST

WE'VE JOINED **BMO**



CALL 855-365-9378 (TTY: 800-659-5495)
OR VISIT US [BANKOFTHEWEST.COM/HELOC](https://www.bankofthewest.com/heLOC)

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 qualification 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 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.

² A balance-based discount of 0.10% off our standard margin for every \$10,000 drawn up to a maximum of 0.50% (for advances of \$50,000 or more) is available for new Bank of the West HELOC customers with an initial advance of at least \$10,000 taken on the date of HELOC opening (subject to the credit limit and a recission period, if applicable). The amount advanced at HELOC opening will determine the margin for the entirety of the 10-year draw period. An initial advance amount of less than \$10,000 is not eligible for this promotion.

³ Relationship Pricing Discounts may be available for eligible Bank of the West deposit customers, Bank of the West Global Investment Fiduciary Solutions investment clients, and investment customers of BancWest Investment Services with at least \$100,000 in assets under management (AUM). Discounts are not available for deposits or other AUM held in insurance accounts, the name of a business, or the name of the trustee of an irrevocable trust. Balances owed or available on lending or credit products and any account or asset where inclusion for relationship pricing eligibility might breach the owner's fiduciary duty or breach any law or regulation applicable to the owner or Bank of the West are also ineligible (contact us for more details).

⁴ 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 for a list of eligible products). 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 eligible products). 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.

⁵ 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 payment 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.

⁶ U.S. military service members currently serving on active duty, retired, honorably discharged or separated from service, and surviving spouses or members of the National Guard or Reserves may be eligible for a 0.125% discount off the standard rate for new HELOC applications received on or after February 1, 2023 (contact us for more details).

Bank of the West Wealth Management offers products and services through BMO Harris Bank N.A. and its various affiliates and subsidiaries. Securities and variable annuities are offered through BancWest Investment Services, a registered broker/dealer, Member FINRA/SIPC, and SEC Registered Investment Advisor. This is not an offer or solicitation in any jurisdiction where we are not authorized to do business. BMO Harris Bank N.A. and its various affiliates and subsidiaries are not tax or legal advisors. BancWest Investment Services is a wholly owned subsidiary of BMO Harris Bank N.A.

Investment and Insurance Products:

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT A DEPOSIT	NOT INSURED BY ANY GOVERNMENT AGENCY
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