

SAME-DAY FUNDING EVERY DAY

Merchant Services¹ funding that never takes a day off

with any Bank of the West
business checking account.

Same-Day Funding²

- ▶ Monday–Friday at no extra cost
- ▶ Funding available within hours, including weekends and holidays, for just \$15/mo

NO MINIMUM BALANCE NEEDED

Bank of the West Merchant Services waives your monthly service charge on select business checking accounts.^{3,4}

BEST-IN-CLASS TECHNOLOGY AND BENEFITS

- ▶ Live 24/7/365 customer support
- ▶ Industry-leading security solutions
- ▶ No long-term commitments
- ▶ Speed up invoicing and payments with digital invoices
- ▶ Flexible hardware options, available to rent or buy
- ▶ Option to pass on the credit card acceptance cost to cardholder⁵

PLUS A MONEY-SAVING OFFER

1 year of rental & \$200 statement credit

Apply today and activate your account within 30 days to get a Merchant Services statement credit for one year of hardware rental plus a \$200 credit.⁶

LET'S TALK TODAY.

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. 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 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.

³ Your Elavon Merchant Services must be set up through Bank of the West and settle to the Classic Business Checking account to waive the \$25 Monthly Service Charge. Certain fees, conditions, and restrictions may apply. Monthly Service Charge waivers will become effective up to two business days following the day the Classic Business Checking account is opened or transferred. Ask us about other ways to waive the monthly service charge on Classic Business Checking. If the Merchant Services account is closed for any reason, the automatic monthly service charge waiver no longer applies to the Classic Business Checking account.

⁴ The \$10 Monthly Service Charge on Any Deposit Checking for Business account may only be waived by making at least one (1) deposit of any amount to the Any Deposit Checking for Business account during the statement cycle, such as merchant services funds settlement, direct deposit, mobile deposit, ATM deposit, or in-branch deposit (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.

⁵ The Credit Card Surcharge (CCS) program is available on limited equipment and software. Available in all of the U.S. except for 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.

⁶ One year (up to \$240) of the highest applicable monthly hardware rental fee will be reimbursed via a one-time merchant services account statement credit and a one-time \$200 merchant services statement credit will be awarded to customers who (1) are approved and open a new Bank of the West merchant services account with Elavon between April 1, 2023 and June 30, 2023 and (2) activate the merchant services account within 30 days of approval. A new merchant services account is activated by authorizing and settling a payment transaction. The statement credit will be applied to your merchant services account no later than two months after you activate your account. Qualifying hardware includes any rented hardware with a minimum of \$10/month rental charge. Offer does not include mobile card reader or talech mobile. Can be combined with other offers up to \$540.