



Any Deposit Checking Account Guide

April 6, 2018

This guide is provided to help you understand some of the most common features and fees associated with your Any Deposit Checking Account and is not a substitute for your *Deposit Account Disclosure for Personal Accounts, Schedule of Fees and Charges for Personal Deposit Accounts, Rate Sheet and any other documents that form the Account Agreement ("Agreement") with Bank of the West*. For complete terms, conditions and fees governing your Account, refer to the Agreement or ask us. To the extent that any of the terms or provisions of this Guide conflict with those contained in the Agreement, the terms and provisions contained in the Agreement shall control. Any term not defined in this Guide has the meaning assigned in the Agreement.

Account Opening and Usage	Minimum Opening Deposit	Any Amount
	Monthly Service Charge	\$10 (waived for the first two (2) statement cycles for new Accounts)
	Requirements to waive the monthly service charge during each statement cycle	Make at least one (1) deposit of any amount to the Account during the statement cycle, such as direct deposit, mobile deposit, ATM deposit, or in-branch deposit (does not include fund transfers between Bank of the West Accounts or any credits from Bank of the West) OR Any owner on the Account under age 25
	Interest Bearing	No
	Bank of the West ATM Fees	\$0 for using Bank of the West ATMs
	Non-Bank of the West ATM Fees	\$2.50 for each withdrawal, transfer, and balance inquiry conducted at a non-Bank of the West ATM. The ATM owner may charge you additional fees.
	Deposited Item Returned Fee	\$15 for each Item you deposit or cash against your Account that is returned for any reason. Minnesota branch Accounts only: \$4 for each Item you deposit or cash against your Account that is returned for any reason.
	Paper Statement Fee	\$3/month per Account, charged each month you receive a paper statement (fee also applies to each Account subject to the fee if included in a combined statement). Fee waived if any account owner is age 65 years or older OR account ownership ineligible for Online Banking access OR account has Alternative Statement Option of Audio, Braille or Large Font.
	Stop Payment Fee	\$35 for each stop payment order (check, electronic, or third party transfer)
Other Service Fees	Please consult the current Schedule of Fees and Charges for Personal Deposit Accounts.	

Overdraft Coverage For Checking Accounts	Standard Overdraft Practices (Applies to checks, ACH, and scheduled recurring Debit Card transactions)	We may, at our discretion, assist you with an unplanned or occasional Overdraft by paying checks, ACH or recurring Debit Card transactions and charging you an Overdraft Fee (listed below) when your Account has an insufficient Available Balance. Opting Out: If you <u>do not</u> want us to pay checks, ACH, or recurring Debit Card transactions when doing so will overdraw your Account, you may Opt Out of our Standard Overdraft Practices by contacting your local branch or our Contact Center at the number listed at the end of this document. You can change your option at any time. Note: If you Opt Out of our Standard Overdraft Practices, there still may be times when an Item is paid, an Overdraft occurs, and an Overdraft Fee is charged. Also, even if we have to return an Item due to an insufficient Available Balance in your Account, you will incur a Returned Item Fee (listed below).
	Debit Card Overdraft Service (Applies to ATM and everyday Debit Card purchase transactions)	Opting Out (default): If your Account has an insufficient Available Balance, your ATM or everyday debit card purchases will be declined and you <u>will not</u> be charged an Overdraft Fee or Returned Item Fee (listed below). There may be times when the Bank is obligated to pay an ATM or everyday debit card transaction against an insufficient Available Balance in your Account but because you are Opted Out you will not be charged an Overdraft Fee. Opting In: If you want us, at our discretion, to pay ATM or everyday debit card purchases when you have an insufficient Available Balance in your Account and charge you an Overdraft Fee, you may choose to Opt In . You can change your option at any time.
	Overdraft Fee (for each Item we pay)	\$35 per Item paid if your Account has an insufficient Available Balance to cover the Item \$5 Overdraft Buffer: No Overdraft Fees will be assessed on your Account if at the end of the Business Day ¹ your Account's Available Balance is overdrawn by \$5 or less after all transactions have posted.
	Returned Item Fee (for each Item we don't pay)	\$35 per Item returned if your Account has an insufficient Available Balance to cover the Item
	Daily Maximum (number of Overdraft or Returned Items Fees per Business Day)	No more than five (5) Overdraft and/or Returned Item Fees will be charged on any Business Day per Account.
	Overdraft Fee Eraser	Upon request, we will refund one (1) Overdraft Fee or Returned Item Fee in a rolling 12 month period.
	Extended Overdraft Fee	\$30 if your Account's Available Balance remains overdrawn \$15 or more for five (5) consecutive Business Days you will be charged \$30 on the sixth Business Day

¹ Our Business Days are Monday through Friday, excluding federal holidays. At branches, Business Days end at the posted branch lobby closing time and at ATMs, Business Days end at 4:30 PM (Pacific Time).



Alternative Overdraft Programs	Savings Overdraft Protection	\$12 per transfer. You can link a Bank of the West savings or money market Account to your Any Deposit Checking to help cover Overdrafts (subject to the Available Balance in your savings or money market Account).
	Gold Line (Credit Approval Required)	Ask your branch for details on linking a line of credit to your Any Deposit Checking to help cover overdrafts (subject to available credit in the Gold Line). Certain fees and restrictions may apply. Refer to the Gold Line Agreement.

Processing Policies	Funds Availability Policy (When funds deposited to your Account are generally available)	Same Business Day: Available for same day withdrawals, and to pay checks and purchases that post to your Account. <ul style="list-style-type: none"> Electronic Direct Deposit Incoming Wire Transfers
		Next Business Day: Available next Business Day for withdrawals and to pay checks and purchases that post to your Account. <ul style="list-style-type: none"> Cash deposited with a teller up to posted branch lobby closing time or our ATM up to 4:30 PM (Pacific Time) Checks, including Bank of the West checks, non-Bank of the West checks, and federal government checks, deposited with a teller up to posted branch lobby closing time or deposited at our ATM up to 4:30 PM (Pacific Time)
		Special Rules <ul style="list-style-type: none"> Longer delays may apply based on Items deposited, Account history or if you have recently opened your Account with us. If something causes a longer hold on any deposit, the first \$200 of that deposit will be made available the Next Business Day after the Business Day we receive your deposit. In most cases, the remaining balance will be available on the Second Business Day after the Business Day we receive your deposit. Longer delays may apply if, where available, you make a deposit at a non-Bank of the West ATM.

Posting Order	The following describes the order in which we post transactions to your Account and affect your Available Balance, which is known as our "Posting Order." We "post" transactions to your Account throughout the Business Day and during our nightly processing each Business Day. As a result, Items do not always post in the order in which the transactions occurred. Rather, we group your transactions into certain categories and post transactions as described below.	
	Posting Order	Transaction Types
	1 st	<ul style="list-style-type: none"> Deposits
	2 nd	<ul style="list-style-type: none"> Previously authorized transactions <ul style="list-style-type: none"> ✓ ATM withdrawals ✓ POS Debit Card transactions ✓ Checks cashed or negotiated at one of our branches
	3 rd	<ul style="list-style-type: none"> Wire transfers (debits)
	4 th	<ul style="list-style-type: none"> Transfer of funds between Bank of the West Accounts
	5 th	<ul style="list-style-type: none"> Bank of the West fees
	6 th	<ul style="list-style-type: none"> Checks presented for payment against your Account
7 th	<ul style="list-style-type: none"> Transactions presented through the Automated Clearing House (ACH) <i>Note: Online banking bill payment may be processed as either checks or ACH transactions</i> 	
		<ul style="list-style-type: none"> We credit your Account for Items and funds that have been accepted for deposit to your Account. Within each group, we generally pay Items as follows: <ul style="list-style-type: none"> ✓ If Items have a machine readable date and/or time stamp, we pay the Items in the order of the date/time stamp. ✓ If we have no date/time stamp, we pay those Items after Items with a time stamp, sequenced from the lowest amount to the highest amount. ✓ If the Items are checks, we pay them in check number order (from low to high). ✓ When we cannot readily determine check numbers, we pay those checks after checks with identifiable check numbers in sequence from the lowest amount to the highest amount.

Questions or Contact Us	If you have questions or would like more information , please visit your local branch or call our Contact Center at 1-800-488-2265 (for TTY, use 1-800-659-5495). We will be happy to answer your questions. In addition, please refer to the <i>Deposit Account Disclosure for Personal Accounts</i> and <i>Schedule of Fees and Charges for Personal Deposit Accounts</i> and any applicable addenda for complete terms and conditions of your personal checking Account.
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