Bank of the West encourages its customers to monitor their account balances and track spending. We understand that sometimes unforeseen events can lead to overdrafts. You have choices on how you monitor your account balances and track spending. This informational guide is provided to help you understand some of the most common features and fees associated with our overdraft products and services, and how they may help with unplanned or occasional overdrafts. See your Deposit Account Disclosure and Schedule of Fees and Charges for complete terms and conditions.

### How It Works

**Savings Overdraft Protection**
- Automatic transfers are made from available funds in your linked savings or money market account to your linked checking account for:
  - Checks, recurring debit card payments, and ACH and automatic payments.
  - For example, gym membership auto deducted on the 12th of each month.
- Does not cover ATM and everyday debit card payments and purchases.
- For example, your morning coffee.
- We will transfer funds to cover as many items as possible plus the Transfer Fee. Your Savings Overdraft Protection will not advance funds to cover fees or charges assessed by the Bank. This may result in an overdraft on your checking account.
- Transfers are made in increments of $50 and count toward the six (6) limited withdrawals or transfers allowed per statement cycle before an Excess Withdrawal Fee is charged to your linked savings or money market account.1
- If you do nothing, you’re not enrolled.

**Gold Line**
- Automatic loan advances are made from available funds in your Gold Line overdraft line of credit to your checking account for:
  - Checks, everyday and recurring debit card payments and purchases, ACH and automatic payments, and ATM withdrawals.
- Does not advance funds to cover person-to-person payments made online or through your mobile device, such as Zelle.
- Separate loan advances are automatically made from your overdraft line to cover each of your transactions plus the Loan Advance Fee when you don’t have the necessary Available Balance in your checking account. Your Gold Line account will not advance funds to cover fees or charges assessed by the Bank. This may result in an overdraft on your checking account.
- Loan advances are made in increments of $50.
- Use a credit card, if your Gold Line account has a balance, a monthly payment is required.
- If you do nothing, you’re not enrolled.

**Debit Card Overdraft Service**
- We may, at our discretion, approve ATM and everyday debit card payments and purchases that may overdraft your account and charge you an Overdraft Fee.
- For example, your morning coffee.
- Does not apply to checks, recurring debit card payments, and ACH and automatic payments.
- For example, gym membership auto deducted on the 12th of each month.
- Because we may pay, at our discretion, there is no guarantee we will pay items when you have an insufficient Available Balance.
- Each account is automatically enrolled at account opening unless you tell us otherwise.

**Standard Overdraft Practices**
- We may, at our discretion, approve and pay checks, recurring debit card transactions, and ACH and automatic payments that will overdraft your account, and charge you an Overdraft Fee.
- For example, gym membership auto deducted on the 12th of each month.
- Does not apply to ATM and everyday debit card payments and purchases.
- For example, your morning coffee.
- Because we may pay, at our discretion, there is no guarantee we will pay items when you have an insufficient Available Balance.
- Because of our discretion, there is no guarantee we will pay items when you have an insufficient Available Balance.
- Each account is automatically enrolled at account opening unless you tell us otherwise.

### Overdraft Products and Services

**Overdraft Plans**
- We will automatically transfer funds to your checking account before it becomes overdrawn.
- This may be less expensive than overdraft fees or returned item fees if you overdraft your account. With Savings Overdraft Protection, fees apply only when a transfer occurs.

**Discretionary Overdraft Coverage**
- At our discretion, we may cover your overdraft, for a fee, so your transactions can be completed even when you do not have the necessary Available Balance in your account.

### How to Add or Remove

**In Person:** Visit a branch
- **By Phone:** 800-488-2265 (For TTY use 800-659-5498)

**Online:** Sign in to Online Banking

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### Fees

**If You Enroll (Link Your Checking Account) and Your Account Has an Insufficient Available Balance**
- **$12** for each loan advance posted to account.
- **No Fee** if the total transfer is for an overdraft balance of $5 or less.

**If You Opt Out (Enroll) and Your Account Becomes Overdrawn**
- **$35** Overdraft Fee per item paid, up to five per day.
- **$30** Extended Overdraft Fee.1
- **No Fee** if your daily ending balance is overdrawn $5 or less.

**If Your Account Becomes Overdrawn and/or Items Are Returned**
- **$35** Overdraft Fee per item paid, or Returned Item Fee per item returned, up to five per day.
- **$30** Extended Overdraft Fee.1
- **No Fee**

**How to Add or Remove**

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**See next page for important information.**
No more than five (5) Overdraft and/or Returned Item Fees will be applied on any one (1) business day, up to $175. Once you have overdrawn your account you must bring it to a positive balance as soon as possible to avoid additional fees. If your account remains overdrawn $15 or more for five (5) consecutive business days you will be charged $30 on the sixth business day. Whether your overdrafts will be paid is discretionary, and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing or if the overdraft amount is excessive.

Subject to credit approval. All quoted fees and APRs are accurate as of 10/14/17 and subject to change. Please ask your banker for the Gold Line Account Agreement and Disclosure Statement for complete information about fees, the Annual Percentage Rate (APR), and other costs.

Savings Overdraft Protection transfers count toward the six (6) preauthorized, automatic, or telephone withdrawals and transfers (including by check, debit card, and Online Banking) allowed from savings and money market savings accounts per statement cycle. For money market savings accounts, for each excess transaction an Excess Withdrawal Fee will apply. For savings accounts (other than money market savings accounts), if you have already used the six (6) allotted transactions during any calendar month, the Overdraft transfer will not occur. Please refer to your Deposit Account Disclosure and Schedule of Fees and Charges for more details.

Savings Overdraft Protection Transfer Fee and Gold Line Annual Fee are waived for Premier Checking.