

# Guide to Understanding Overdraft Products and Services

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.

Overdraft Products and Services	Overdraft Plans		Discretionary Overdraft Coverage <sup>1</sup>	
		<p><b>We will automatically transfer funds to your checking account before it becomes overdrawn.</b></p> <p>This may be less expensive than overdraft fees or returned item fees if you overdraw your account. With Savings Overdraft Protection, fees apply only when a transfer occurs.</p>		<p><b>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.</b></p>
How It Works	Savings Overdraft Protection	Gold Line <sup>2</sup>	Debit Card Overdraft Service	Standard Overdraft Practices
	<ul style="list-style-type: none"> <li>Automatic transfers are made from available funds in your linked savings or money market account to your linked checking account for:                             <ul style="list-style-type: none"> <li>Checks, recurring debit card payments, and ACH and automatic payments.</li> </ul>                             For example, gym membership auto deducted on the 12th of each month.</li> <li>Does not cover ATM and everyday debit card payments and purchases. For example, your morning coffee.</li> <li>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.</li> <li>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.<sup>3</sup></li> <li>If you do nothing, you're not enrolled.</li> </ul>	<ul style="list-style-type: none"> <li>Automatic loan advances are made from available funds in your Gold Line overdraft line of credit to your linked checking account for:                             <ul style="list-style-type: none"> <li>Checks, everyday and recurring debit card payments and purchases, ACH and automatic payments, and ATM withdrawals.</li> </ul> </li> <li>Does not advance funds to cover person-to-person payments made online or through your mobile device, such as Zelle.</li> <li>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.</li> <li>Loan advances are made in increments of \$50.</li> <li>Like a credit card, if your Gold Line has a balance, a monthly payment is required.</li> <li>If you do nothing, you're not enrolled.</li> </ul>	<ul style="list-style-type: none"> <li>We may, at our discretion, approve ATM and everyday debit card payments and purchases that may overdraw your account and charge you an Overdraft Fee. For example, your morning coffee.</li> <li>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.</li> <li>Because we may pay, at our discretion, there is no guarantee we will pay items when you have an insufficient Available Balance.</li> <li><b>Choose to Opt-In (Enroll)</b> if you want us to possibly advance funds to cover a purchase or ATM withdrawal, even if that overdraws your account. An Overdraft Fee will be charged.</li> <li><b>Do Not Opt-In (Do Not Enroll)</b> if you do not want to be charged Overdraft Fees and don't want your account overdrawn by your ATM withdrawals or everyday debit card purchases. There may be times when the Bank is obligated to pay a transaction against an insufficient Available Balance but you will not be charged an Overdraft Fee.</li> <li>If you do nothing, you're not enrolled.</li> </ul>	<ul style="list-style-type: none"> <li>We may, at our discretion, approve and pay checks, recurring debit card transactions, and ACH and automatic payments that will overdraw your account, and charge you an Overdraft Fee. For example, gym membership auto deducted on the 12th of each month.</li> <li>Does not apply to ATM and everyday debit card payments and purchases. For example, your morning coffee.</li> <li>Because we may pay, at our discretion, there is no guarantee we will pay items when you have an insufficient Available Balance.</li> <li>Each account is automatically enrolled at account opening unless you tell us otherwise.</li> <li><b>Choose to Opt-Out (Un-Enroll)</b> if you do not want us to possibly pay checks, recurring debit card payments, and ACH and automatic payments and overdraw your account. You may be charged a Returned Item Fee.</li> <li><b>PLEASE NOTE:</b> If you Opt Out of Standard OD Practices, you will be automatically Opted Out of Debit Card Overdraft Service for ATM and everyday debit card purchases.</li> <li>If you do nothing, you are enrolled and any choice you made for Debit Card Overdraft Service is unaffected.</li> </ul>
<p>Merchants or originating banks code each debit card transaction as either a recurring or everyday transaction which determines how the transaction is processed.</p>				
Fees	If You Enroll (Link Your Checking Account) and Your Account Has an Insufficient Available Balance		If You Opt In (Enroll) and Your Account Becomes Overdrawn	If Your Account Becomes Overdrawn and/or Items Are Returned
	<p><b>\$12</b> on any day on which the total transfer is for an overdrawn balance of more than \$5. (Transfer Fee)<sup>4</sup></p> <p><b>No Fee</b> if the total transfer is for an overdrawn balance of \$5 or less.</p>	<p><b>\$12</b> for each loan advance posted to account.</p> <p><b>No Fee</b> if the total transfer is for an overdrawn balance of \$5 or less.</p> <p><b>19.9% APR</b> for Any Deposit Checking loan advances.</p> <p><b>9% APR</b> for Premier Checking loan advances. Interest charged on outstanding balances.<sup>2</sup></p> <p><b>\$25</b> Annual Fee.<sup>4</sup></p>	<p><b>\$35</b> Overdraft Fee per item paid, up to five per day.</p> <p><b>\$30</b> Extended Overdraft Fee.<sup>1</sup></p> <p><b>No Fee</b> if your daily ending balance is overdrawn \$5 or less.</p>	<p><b>\$35</b> Overdraft Fee per item paid, or Returned Item Fee per item returned, up to five per day.</p> <p><b>\$30</b> Extended Overdraft Fee.<sup>1</sup></p> <p><b>No Fee</b> if your daily ending balance is overdrawn \$5 or less.</p>
			If You Do Not Opt-In (Not Enroll)	If You Choose to Opt-Out (Un-Enroll)
			<p><b>No Fee</b> Overdraft transaction declined.</p> <p>There may be times when the Bank is obligated to pay a transaction against an insufficient Available Balance but you will not be charged an Overdraft Fee.</p>	<p><b>\$35</b> Returned Item Fee.<sup>1</sup></p> <p>Checks returned and ACH and recurring debit card payments declined.</p>
How to Add or Remove	<p><b>In Person:</b> Visit a branch</p> <p><b>By Phone:</b> 800-488-2265 (For TTY use 800-659-5495)</p>	<p><b>In Person:</b> Visit a branch</p>	<p><b>In Person:</b> Visit a branch</p> <p><b>By Phone:</b> 800-488-2265 (For TTY use 800-659-5495)</p> <p><b>Online:</b> Sign in to Online Banking</p>	<p><b>In Person:</b> Visit a branch</p> <p><b>By Phone:</b> 800-488-2265 (For TTY use 800-659-5495)</p>

See next page for important information.



**BANK OF THE WEST**  
**BNP PARIBAS**

This guide is provided to help you understand some of the most common features and fees associated with our overdraft products and services and is not a substitute for your Deposit Account Disclosure, Schedule of Fees and Charges, and other documents that form the agreement between us ("Agreement"). For complete terms and conditions, including the order that transactions may be paid and how that affects your Account Balance and Overdraft Fees, refer to your Agreement. To the extent that any of the terms or provisions of this guide conflict with those in the Agreement, the Agreement will control. Any term not defined in this guide has the meaning assigned in the Agreement.

Note: You may have more than one of the products and services on any account. Each service applies to a specific account and not to your relationship. Fees are subject to change. Enrolling in any Overdraft Plan or Discretionary Overdraft Coverage is not a requirement to open an account.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> Savings Overdraft Protection Transfer Fee and Gold Line Annual Fee are waived for Premier Checking.