

# How to Avoid Overdrafts and Fees

Understanding how your account works is helpful in avoiding unexpected overdrafts and fees. Here are a few account basics that can help you take control of your money.

Know What's Available to Spend in Your Account	
<p>Your <b>Available Balance</b> is the portion of each account that's available to use at any given time. The Available Balance may be less than your Account Balance if you have checks, payments, or other transactions that haven't yet cleared. Your Available Balance changes as you make transactions during the day. Withdrawals and debit card purchases, as the merchant settles with the Bank, reduce your Available Balance, while deposits, as they become available, increase your Available Balance. See "Track Your Balance" below for more information.</p>	
Know Where You Can Make Deposits and When Your Deposits Become Available	
<p><b>Same Business Day</b></p>	<ul style="list-style-type: none"> <li>▪ Electronic Direct Deposit</li> <li>▪ Incoming Wire Transfers</li> </ul>
<p><b>Next Business Day</b></p>	<ul style="list-style-type: none"> <li>▪ Cash                             <ul style="list-style-type: none"> <li>– Deposited with a banker up to closing time at that branch</li> <li>– Deposited at an ATM up to 4:30 p.m., Pacific Time</li> </ul> </li> <li>▪ Checks (Bank of the West checks, non-Bank of the West checks, federal government checks)                             <ul style="list-style-type: none"> <li>– Deposited with a banker up to closing time at that branch</li> <li>– Deposited at an ATM up to 4:30 p.m., Pacific Time</li> </ul> </li> </ul>
<p><b>Two Business Days</b></p>	<ul style="list-style-type: none"> <li>▪ Mobile Deposits                             <ul style="list-style-type: none"> <li>– Deposits made before 7:00 p.m. Pacific Time</li> </ul> </li> </ul>
<p><b>Special Funds Availability Rules</b></p>	<ul style="list-style-type: none"> <li>▪ Longer delays may apply based on items deposited, account history, or if you have recently opened your account with us.</li> </ul>
Tools to Better Manage Your Account	
<p><b>Track Your Balance</b></p>	<p>Know your Available Balance before you make withdrawals, purchases, or payments. In addition to your own tracking (i.e., your checkbook register), Online Banking and Mobile Banking can provide your Account Balance and account activity. You can also call us at 800-488-2265 (for TTY use 800-659-5495). But remember to consider outstanding checks, debit card purchases, and scheduled payments that may have not yet been debited from your account's Available Balance. Some merchants don't post debit card transactions with the Bank for several days.</p>
<p><b>Get Balance Alerts</b></p>	<p>Set up email or text alerts through Online Banking to notify you when your account balance is greater than or less than the limit you specify. These alerts arrive the next business day based on the previous day's activity. For more current balance information, sign in to Online Banking.</p>
<p><b>Sign Up for Direct Deposit</b></p>	<p>Have your paycheck or government check automatically deposited into your account. It's faster than waiting for a check to clear and saves you a trip to the Bank or ATM.</p>
<p><b>Set Up Online Bill Pay and Payment Reminders</b></p>	<p>Use online Bill Pay to help ensure your bills are paid on time and when you know there will be enough money in your account. To help make sure you never have a late or missed payment, sign up for Payment Reminder alerts in Online Banking.</p>
<p><b>Visit Our Online Financial Education Resource Center</b></p>	<p>Find budgeting tips and helpful calculators through this free, online service from Bank of the West. You can also map out your short-term and long-term goals with links provided. Visit <a href="http://bankofthewest.com/personal-banking/resource-center.html">bankofthewest.com/personal-banking/resource-center.html</a></p>

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.