

# 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 unexpected or occasional overdrafts. It is not intended to promote or encourage you to pick any one particular overdraft product or service over another but rather to allow you to make informed decisions as well as ways to manage your account. See your current Deposit Account Disclosure and Safe Deposit Box Rental Agreement Terms and Conditions for Personal Accounts ("Deposit Account Disclosure") and Schedule of Fees and Charges for Personal Accounts for complete terms and conditions. \*

Overdraft Products and Services	Overdraft Plans		Discretionary Overdraft Coverage <sup>1</sup>	
		<p><b>We will automatically transfer/advance available funds from your linked account or credit line to your checking account before it becomes overdrawn, which may be less expensive than overdraft fees if you overdraw your account.</b></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 to cover overdrafts caused by:                             <ul style="list-style-type: none"> <li>Checks</li> <li>Recurring debit card payments</li> <li>ACH and automatic payments</li> </ul> </li> <li>Savings Overdraft Protection does not cover ATM and everyday debit card purchases and payments.</li> <li>If there is an insufficient available balance in your checking account to cover items posting to your account, we will transfer funds to cover as many items as possible, plus the Transfer Fee. With Savings Overdraft Protection, transfer fees apply only when a transfer occurs. 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 nine (9) limited withdrawals or transfers allowed per statement cycle from 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 advances on your Gold Line overdraft line of credit are made in increments of \$50 up to your credit limit and deposited to your checking account for:                             <ul style="list-style-type: none"> <li>Checks</li> <li>Everyday and recurring debit card purchases and payments</li> <li>ACH and automatic payments</li> <li>ATM withdrawals</li> </ul> </li> <li>Gold Line does not advance funds to cover person-to-person payments made online or through your mobile device, such as Zelle.</li> <li>Gold Line 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>Like a credit card, if your Gold Line has a balance, a monthly payment is required.</li> <li>Subject to credit approval.</li> </ul>	<ul style="list-style-type: none"> <li>With Debit Card Overdraft Service we may, at our discretion, approve ATM and everyday debit card purchases and payments that may overdraw your account and charge you an Overdraft Fee.</li> <li>Debit Card Overdraft Service does not apply to checks, recurring debit card payments, and ACH and automatic payments.</li> <li>Because we may pay overdrafts, 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. You can opt-out at any time.</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. By not opting in, ATM and everyday debit card transactions would generally be declined at the point of sale when there are insufficient funds in your account although 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>With Standard Overdraft Practices, we may, at our discretion, approve and pay certain items that will overdraw your account, and charge you an Overdraft Fee:                             <ul style="list-style-type: none"> <li>Checks</li> <li>Recurring debit card payments</li> <li>ACH and automatic payments</li> </ul> </li> <li>Standard Overdraft Practices does not apply to ATM and everyday debit card purchases and payments.</li> <li>Because we may pay overdrafts, 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. The items may be declined or returned, but you will not experience an Overdraft Fee.</li> <li><b>PLEASE NOTE:</b> If you Opt Out of Standard Overdraft 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 for Savings Overdraft Protection or are approved for a Gold Line and Your Linked Account Has an Insufficient Available Balance		If You Opt In (Enroll) and Your Account Becomes Overdrawn	If Your Account Becomes Overdrawn
	<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> Waived for Premier Customers.</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 your account.</p> <p><b>No Fee</b> if the total advance is for an overdrawn balance of \$5 or less.</p> <p><b>19.9% APR</b> for Any Deposit Checking loan advances. Interest charged on outstanding balances.<sup>2</sup></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> Waived for Premier Customers.</p>	<p><b>\$35</b> Overdraft Fee per item paid, up to five per day.</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, up to five per day.</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>No Fee</b> Checks may be returned and ACH and recurring debit card payments will be generally declined</p>
How to Add or Remove	<p><b>In Person:</b> Visit a branch <b>By Phone:</b> 800-488-2265 (For TTY use 800-659-5495)</p>	<p><b>In Person:</b> Visit a branch <b>By Phone:</b> Remove 800-488-2265 (For TTY use 800-659-5495)</p>	<p><b>In Person:</b> Visit a branch <b>By Phone:</b> 800-488-2265 (For TTY use 800-659-5495) <b>Digital:</b> Sign in to Online and Mobile Banking</p>	<p><b>In Person:</b> Visit a branch <b>By Phone:</b> 800-488-2265 (For TTY use 800-659-5495)</p>

\* This guide is not a substitute for your Deposit Account Disclosure and Safe Deposit Box Rental Agreement Terms and Conditions and Schedule of Fees and Charges for Personal Accounts, 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 (in particular the "Overdrawn Accounts and Payment of Overdrafts", "Order of Paying Checks and Other Items", "Information About Debit Card Purchase Transactions", "Information About Settlement of Signature-Based Debit Card Transactions" and "Effect of Authorization Hold on Other Transactions" sections of your Deposit Account Disclosure). 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 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. 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 10/2020 or a later date and are 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 nine (9) preauthorized, automatic, or telephone withdrawals and transfers (including by check, debit card, and Online Banking) allowed from savings and money market accounts per statement cycle. Please refer to your Deposit Account Disclosure for more details.

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