



Bank of the West

What You Need to Know about Overdrafts and Overdraft Fees (Consumer Accounts Only)

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway.

1. We have **standard overdraft practices** that come with your account.
2. We also offer **overdraft protection plans**, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our **standard overdraft practices**.

*What are the **standard overdraft practices** that come with my account?*

We **do** authorize and pay overdrafts for the following types of transactions:

- * Checks and other transactions made using your checking account number.
- * Automatic bill payments

We **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- * ATM transactions
- * Everyday Debit Card transactions

We pay overdrafts at our discretion, which means **we do not guarantee** that we will always authorize and pay any type of transaction.

If we **do not** authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Bank of the West pays my overdraft?

Under our standard overdraft practices:

- * We will charge you a fee of **\$35** each time we pay an overdraft.
- * For **consumer deposit accounts**, there is a maximum of 6 overdraft fees (\$210) per day we can charge you for overdrawing your account.
- * The bank will not charge a fee for items that overdraw your account by \$10 or less.

What if I want Bank of the West to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below and present it at one of our locations.

(Please initial)

_____ I **do not** want Bank of the West to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want Bank of the West to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Customer Signature: _____ Date: _____

Account Number: _____