

Bank of the West
What You Need to Know about Overdrafts and Overdraft Fees

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**. They are available if your account is maintained in a satisfactory manner during the first (30 days for consumer; 60 days for commercial) days of account opening.
2. We also offer overdraft plans, such as a link to a savings account (transfer limits apply), which may be less expensive than our standard practices. To learn more, ask us about these plans.

This notice explains our **standard overdraft practices**, which are outlined within this document.

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

Part A

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

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

Part B

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

- * ATM transactions
- * 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 that causes an overdraft on your account. 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:

- * For an overdraft on **all deposit accounts**, we will charge you a fee of **\$35.00** each time we pay an overdraft on your deposit account.
- * For **consumer deposit accounts**, we set a maximum daily limit of **\$280.00** that we may charge in overdraft fees for overdrawing your deposit account.
- * For an overdraft on all deposit accounts that cause a negative balance of \$10.00 or less, we will not charge an overdraft fee.

What if I want Bank of the West to authorize and pay overdrafts on the transactions mentioned above?

If you want us to authorize checks, other debit transactions, automatic bill payment, ATM transactions and debit card transactions that may cause an overdraft on your account, call 817-310-1999 to discuss, or complete the form below and present it at one of our locations, or mail this form to: 108 W Northwest Highway, Grapevine, Texas 76051, ATTN: Customer Service, or email it to: customerservice@bnkwest.com.

Part A (please initial)

_____ I do want Bank of the West to authorize and pay overdrafts on my Checks and other transactions made using my Checking account number and Automatic bill payments.

_____ I **do not** want Bank of the West to authorize and pay overdrafts on Checks and other transactions made using my Checking account number and Automatic bill payments.

Part B (please initial)

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

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

You have the right to revoke this decision at any time. You may do so by calling us at 817-310-1999 to discuss, or by visiting one of our locations. We will request that you sign this form as evidence of your decision to revoke.

I wish to revoke my previous decisions (please select the applicable option by marking your initials below):

Revoke Part A _____

Revoke Part B _____

Customer Signature: _____

Date: _____

Account Number: _____