



**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: \_\_\_\_\_