

Business Banking

SCHEDULE OF FEES AND CHARGES



BUSINESS BANKING

CHECKING, SAVINGS, ACCOUNT ANALYSIS,
SAFE DEPOSIT BOXES AND MISCELLANEOUS FEES



None of the accounts in this document are intended for personal, family or household purposes.

Refer to our **Deposit Agreement and Disclosure** and our **Savings and Investments** rate sheet for additional terms, conditions and fees that apply to your account.

Fees are subject to change. Visit your local branch, contact us at 1-800-848-1088 or visit Westamerica.com for our current fee schedule.

REGULAR CHECKING

For businesses and government entities.

Minimum Opening Deposit: \$200.00

Service Charge: \$12.00 per month

Minimum Balance Required to Avoid Monthly Service Charge:

A monthly service charge is imposed if the balance in the account falls below \$3,000 any day of the service charge period or if the average daily balance for the service charge period falls below \$6,000. The service charge period generally matches the statement cycle unless a custom service charge period has been agreed upon.

Transaction Fees:

A fee of \$0.20 per transaction is imposed for each transaction exceeding 100 in a service charge period. Transactions include checks and in-branch withdrawals, deposits and credits, deposited items and ACH debits and credits.

POS Fee:

A flat fee of \$2.00 is imposed each service charge period balance requirements to avoid the monthly service charge are not met and ATM/Debit Card purchases are made using your Personal Identification Number (PIN). Other parties may assess additional fees for transactions made at their ATMs or terminals.

No eStatement Fee

Electronic Statement (eStatement) delivery is required. A fee of \$4.00 is imposed each statement cycle the account is not enrolled in eStatements.

INTEREST CHECKING

For sole proprietors, non-profits and government entities.

Minimum Opening Deposit: \$200.00

Service Charge: \$13.00 per month

Minimum Balance Required To Avoid Monthly Service Charge:

A monthly service charge is imposed if the balance in the account falls below \$3,000 any day of the service charge period or if the average daily balance for the service charge period falls below \$6,000. The service charge period generally matches the statement cycle unless a custom service charge period has been agreed upon.

Transaction Fees:

A fee of \$0.20 per transaction is imposed for each transaction exceeding 100 in a service charge period. Transactions include checks and in-branch withdrawals, deposits and credits, deposited items and ACH debits and credits.

POS Fee:

A flat fee of \$2.00 is imposed each service charge period balance requirements to avoid the monthly service charge are not met and ATM/Debit Card purchases are made using your Personal Identification Number (PIN). Other parties may assess additional fees for transactions made at their ATMs or terminals.

This is an interest bearing account.

No eStatement Fee

Electronic Statement (eStatement) delivery is required. A fee of \$4.00 is imposed each statement cycle the account is not enrolled in eStatements.

SELECT CHECKING

For sole proprietors.

Minimum Opening Deposit: \$200.00

Service Charge: This account has no monthly service charge.

Transaction Fees:

A fee of \$1.50 is imposed for each deposit after 10 deposits per service charge period and a fee of \$0.40 is imposed per check for each check after 25 per service charge period. The service charge period generally matches the statement cycle unless a custom service charge period has been agreed upon.

Minimum ATM or ATM/Debit Card Purchase Transactions Not Met Fee:

A fee of \$4.00 is imposed if a minimum of five (5) Business ATM/Debit Card or ATM Card purchase transactions per service charge period are not met. A qualified Business ATM/Debit Card or ATM Card transaction is a signature or PIN-based purchase transaction and does not include withdrawals or deposits. Business Debit Cards require an approved application.

No eStatement Fee

Electronic Statement (eStatement) delivery is required. A fee of \$4.00 is imposed each statement cycle the account is not enrolled in eStatements.

BUSINESS STAR

For businesses.

Minimum Opening Deposit: \$200.00

Maintenance Charge: \$19.00 per month

Minimum Balance Required to Avoid Monthly Maintenance Charge:

A monthly maintenance charge is imposed each month the average balance for the month falls below \$8,000 in an eligible checking or \$25,000 in a combination of up to five (5) eligible checking and savings accounts. CD balances are not eligible. Charges for account activity may apply even if balance requirement is met.

Activity Credit:

Eligible fees and charges may be offset by an activity credit based on balances. See the Business Star Brochure for more information on features and benefits of this product.

Interest bearing accounts are available to eligible entity types.

No eStatement Fee

Electronic Statement (eStatement) delivery is required. A fee of \$4.00 is imposed each statement cycle the account is not enrolled in eStatements.

ACCOUNT ANALYSIS

For businesses and government entities.

Minimum Opening Deposit: \$200.00

Account Maintenance Charge: \$19.00 per month

Earnings Credit:

Eligible fees and charges may be offset by an earnings credit based on collected account balances. See the Account Analysis Disclosure for more information on the features and benefits of this product.

Interest bearing accounts are available to eligible entity types. Interest paid will reduce earnings credit.

No eStatement Fee

Electronic Statement (eStatement) delivery is required. A fee of \$4.00 is imposed each statement cycle the account is not enrolled in eStatements.

ATTORNEY CLIENT TRUST ACCOUNT

A pooled trust account established under the State Bar of California's Interest on Lawyers' Trust Accounts (IOLTA) program.

Minimum Opening Deposit: \$200.00

Service Charge: This account has no monthly service charge.

This is an interest bearing account. Interest is paid to the State Bar of California's Legal Services Trust Fund Program (LSTFP).

Electronic statement (eStatement) delivery is required.

REGULAR SAVINGS

Minimum Opening Deposit: \$100.00

Service Charge: \$5.00 per month

Minimum Balance Required to Avoid Monthly Service Charge:

A monthly service charge is imposed each month the average daily balance falls below \$500.

This is an interest bearing account.

Excessive Withdrawal Fee:

A fee of \$5 is imposed for each transfer and withdrawal that exceeds three (3) per month.

No eStatement Fee

Electronic Statement (eStatement) delivery is required. A fee of \$4.00 is imposed each quarter the account is not enrolled in eStatements.

MONEY MARKET SAVINGS

Minimum Opening Deposit: \$1,000.00

Service Charge: \$10.00 per month

Minimum Balance Required to Avoid Monthly Service Charge:

A monthly service charge is imposed if the balance in the account falls below \$2,500 any day of the service charge period. The service charge period generally matches the statement cycle unless a custom service charge period has been agreed upon.

This is an interest bearing account.

Excessive Withdrawal Fee:

A fee of \$15 is imposed for each transfer and withdrawal that exceeds six (6) per service charge period.

POS Fee:

A flat fee of \$2.00 is imposed each service charge period balance requirements to avoid monthly service charge are not met and ATM/Debit Card purchases are made using your Personal Identification Number (PIN). Other parties may assess additional fees for transactions made at their ATMs or terminals.

No eStatement Fee

Electronic Statement (eStatement) delivery is required. A fee of \$4.00 is imposed each statement cycle the account is not enrolled in eStatements.

INTEREST BEARING ACCOUNTS

Daily Balance Method:

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Variable Rate Accounts:

The interest rate and annual percentage yield on your account are disclosed on the Savings and Investments rate sheet. Your interest rate and annual percentage yield may be as low as 0.00%. At our discretion, we may change the interest rate on your account at any time and without notice. As this is a tiered rate account, the applicable rate tier will apply to the entire daily balance in your account.

Accrual, Compounding, and Crediting:

Interest Bearing Checking and Money Market Savings Accounts:

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be computed on a simple interest, three hundred sixty-five (365) day basis (three hundred sixty-six (366) day basis during leap years). Interest will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

Regular Savings Accounts:

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded daily using a three hundred sixty-five (365) day basis. Interest will be credited to your account on a quarterly basis. If you close your account before interest is credited, you will not receive the accrued interest.

Public Funds Account:

The information shown above is in effect for public funds accounts held by government entities except that public funds accounts earn simple interest based on a three hundred sixty (360) day year.

ACCOUNT ANALYSIS AND BUSINESS STAR PLANS

ACH Debit/Credit	\$0.20 per item
Account Reconciliation	
Full reconciliation	\$65.00 per month plus \$0.15 per item
Partial reconciliation	\$45.00 per month plus \$0.10 per item
Checks and Debits Paid	\$0.20 per item
Checks Deposited	
Westamerica Bank and Non-Westamerica Bank	\$0.15 per item
Coin/Currency Deposited	\$1.30 per \$1,000
Coin Furnished	\$0.10 per roll
Concentration Account	\$10.00 per month
Currency Furnished	\$1.30 per \$1,000
Deposit Insurance	Percent set by Bank
Deposit Ticket Charge	\$1.40 per deposit
Resubmitted Returned Deposited Item	\$3.00 per item
Subject to Prior Agreement	
Returned Deposited Item Fax Notice	\$3.00 per item
Zero Balance Account	\$15.00 per month

ACCOUNT STATEMENT

Copy of Account Statement	\$5.00 each
Subject to a research fee when warranted.	
Image Statement	\$2.00 per statement
Not available for all account types.	cycle for each account
Instant Statement	\$2.00 per request
Special Statement	\$4.00 per request

ATM/DEBIT CARD

The fees below are charged by Westamerica Bank. Other parties may assess additional fees for transactions made at their ATMs or terminals.

International Transactions	3% of U.S. dollar transaction amount
This fee applies to transactions denominated in U.S. Dollars or foreign currency that are identified by the processing network as being conducted outside the United States. This fee may also apply if an internet transaction is made in the United States but with a merchant who processes the transaction outside the United States.	
Mini-statement	\$1.00 per request
Replacement Fee	\$5.00 per request
Expedited Delivery Fee	\$25.00 per request
Network ATM Fee	
For use of any non-Westamerica ATM	
Withdrawal	\$2.50 per withdrawal
Inquiry	\$2.00 per inquiry

COLLECTION AND EXCHANGE

Bills of Lading	\$40.00 each Plus wire fees
Coin Bag Verification	\$6.00 per bag
Collections	\$25.00 per item
Coupon Collections	\$30.00 per envelope
Documentary Drafts	\$25.00 per item
Promissory Notes	\$40.00 per item

ELECTRONIC SERVICES

Check Image Commercial DVD	\$50.00 per month
Duplicate DVD	\$50.00
Per-image fee	\$0.04
Electronic Data Interchange	As quoted
Onsite Banker Plus	
Includes 2 accounts	\$20.00 per month
Each additional account	\$5.00 per month
Per item fee	
First 200 items	\$0.05 each
Items 201-1,000	\$0.04 each
Items 1,001+	\$0.03 each
ACH Origination	\$20.00 per month
Transmission/batch fee	\$8.00 each
Per item fee	
First 100 items	\$0.25 each
Items 101-500	\$0.20 each
Items 501-1,000	\$0.15 each
Items 1,001+	\$0.10 each
Returned item	\$12.00 each
Reversals	\$15.00 each
Installation or training	Current hourly rate
Stop payment orders	\$18.00
Wire transfer orders	
Domestic	\$25.00 per transfer
International	\$35.00 per transfer
Positive Pay	
ACH Positive Pay	\$30.00 per account per month
ACH Debit Block	\$5.00 per account per month
Check Positive Pay	\$60.00 per account per month
Per item fee:	\$0.05 per item
RemitONE Electronic Tax Payment	\$3.00 each
Fax or mail confirmation	\$1.00 each
StarConnect Plus™ Online Banking	
Basic Service	No Charge
Bill Pay	\$9.95 per month for up to 20 payments
Additional Payments	\$0.40 each
Mobile Deposit	\$0.50 per deposited item

MISCELLANEOUS FEES

Check Printing, charges	Price varies. Tax and delivery charge may apply.
Copy of Paid Check	\$3.00 per item
Two free check copies provided per statement cycle. Subject to a research fee when warranted.	
Counter Checks	\$5.00 per ten One free per day
Foreign Currency and Drafts	Price varies
Legal Process	\$100.00 per process
Research	\$30.00 per hour One hour minimum
Stamp Medallion	\$10.00 per transaction
Stop Payment (initial or renewal)	\$30.00 per item or range of items
Verification of Deposit	\$10.00 each

NIGHT DEPOSITORY

Annual Fee	\$20.00 per year
Additional Keys	\$5.00 per key
Key Replacement	\$10.00 per key
Tamper Tight Bags	As quoted

OFFICIAL ITEMS

Cashier's Checks	\$10.00 each
Official Bank Payroll Checks	\$0.15 per item

OVERDRAFT AND INSUFFICIENT FUNDS

Overdraft \$35.00 per paid item

We impose Overdraft fees when we pay an item presented against insufficient available funds in your account and our payment creates an overdraft (exceeding \$2.00 for nonanalyzed accounts), which includes, but is not limited to, overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. For non-analyzed accounts, the maximum number of items for which these fees will be charged is ten (10) paid items (or \$350) per day. For analyzed accounts, there is no maximum fee charged per day.

Insufficient Funds \$35.00 per return

We impose Insufficient Funds (NSF) fees when we return an item unpaid presented against insufficient available funds in your account (even though our return of the unpaid item does not cause an overdraft in your account). For non-analyzed accounts, the maximum number of items for which these fees will be charged is ten (10) returned items (or \$350) per day. For analyzed accounts, there is no maximum fee charged per day.

Linked Overdraft Protection \$12.00 per transfer

How Fees Are Imposed

We may impose multiple fees as well as the same fees multiple times (such as fees for overdrafts and returned unpaid items) in connection with a single check or other transaction that has been returned or presented multiple times. This includes, for example, when an overdraft results from an item or ACH debit that is returned after being redeposited, or paid or rejected after being represented for payment.

WIRE TRANSFERS

Incoming Wire Transfers \$15.00 per transfer

Outgoing Wire Transfers

Domestic \$35.00 per transfer

International \$45.00 per transfer

SAFE DEPOSIT BOXES

BOX SIZE	RENT PER YEAR
2" x 3" • 2" x 5" • 3" x 5" (personal size)	\$45.00
4" x 5"	\$50.00
2" x 10" • 5" x 5"	\$60.00
3" x 10"	\$70.00
4" x 10"	\$80.00
5" x 10" • 6" x 8"	\$95.00
6" x 10" • 7" x 10"	\$100.00
8" x 10"	\$120.00
9" x 10"	\$130.00
10" x 10"	\$150.00
15" x 10" • 16" x 10"	\$210.00
15" x 15" • 16" x 16"	\$260.00
20" x 18" • 24" x 15"	\$410.00
Special Locker	\$810.00
Key Deposit (2 keys)	\$20.00
Safe Deposit Box Drilling Fee	\$150.00 per instance

Box size availability varies by branch. A late fee of \$10.00 will be charged if rental payment is 30 or more days past due. A linked checking or savings account is required for all safe deposit box rentals.



Your Community Banker™

For further information, please contact your local Westamerica Community Banker, visit us online at Westamerica.com, or call Customer Service toll-free at 1-800-848-1088. Hearing impaired customers may use TDDs to contact us toll-free at 1-800-TDD-1088.



Equal Opportunity Employer
www.westamerica.com
1-800-848-1088
Member FDIC
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