

Business Banking

SCHEDULE OF FEES AND CHARGES



BUSINESS BANKING

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

 **WESTAMERICA BANK**
Your Community Banker™

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 and 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 posted 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 statement cycle if balance requirements to avoid the monthly service charge are not met and point-of-sale ATM/Debit Card purchases made using your Personal Identification Number (PIN) post to the account. 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 and 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 posted 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 statement cycle if balance requirements to avoid the monthly service charge are not met and point-of-sale ATM/Debit Card purchases made using your Personal Identification Number (PIN) post to the account. 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

Transaction Fees:

A fee of \$1.50 is imposed for each deposit posted after 10 deposits per service charge period and a fee of \$0.40 is imposed per posted 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:

The account must have a minimum of five (5) ATM or Debit Card purchase transactions post per statement cycle. A qualifying ATM or Debit Card purchase transaction is a signature or PIN-based transaction and must involve a purchase (for example does not include cash withdrawals, deposits, inquiries or other transfers). A fee of \$4.00 is imposed every statement cycle the account does not have the minimum required purchase transactions. 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 the 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 posted debit that exceeds three (3) per month. Debits include withdrawals, transfers, and ACH debits.

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 posted debit that exceeds six (6) per service charge period. Debits include checks, withdrawals, transfers, ACH debits and ATM or Debit Card payments and purchases.

POS Fee:

A flat fee of \$2.00 is imposed each statement cycle if balance requirements to avoid the monthly service charge are not met and point-of-sale ATM/Debit Card purchases made using your Personal Identification Number (PIN) post to the account. 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	\$0.15 per item
Coin/Currency Deposited	\$1.30 per \$1,000
Coin Furnished	\$0.10 per roll
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	
Master Account	\$10.00 per month
Sub 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 cycle for each account
Not available for all account types.	
Instant Statement	\$2.00 per request
Special Statement	\$4.00 per request
Check Image Commercial DVD	\$50.00 per month
Duplicate DVD	\$50.00
Per-image fee	\$0.04

MISCELLANEOUS FEES

Check Printing	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	\$1.00 each
Foreign Currency and Drafts	Price varies
Legal Process	up to \$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

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

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 each
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 Payments	\$3.00 each
Fax or mail confirmation	\$1.00 each
Quarterly Report	\$24.00 per quarter
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

ATM/DEBIT CARD

The fees below are charged by Westamerica Bank. Merchants, ATM owners, processing networks, and other parties may assess additional fees.

International Transactions	3% of the U.S. dollar transaction amount
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This fee applies to each transaction denominated in U.S. Dollars or foreign currency that is 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. Network ATM Fees may also apply if the transaction is performed at an ATM.

Mini-statement	\$1.00 per request
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Card Replacement Fee	\$5.00 per request
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Expedited Delivery Fee	\$25.00 per request
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Network ATM Fee

For use of any non-Westamerica ATM, which is an ATM that does not prominently display the Westamerica Bank name and logo. We impose a fee for each balance inquiry or withdrawal processed, which means, for example, if you use a non-Westamerica ATM to check your balance prior to withdrawing cash, we may charge you both a balance inquiry fee and a withdrawal fee.

Withdrawal	\$2.50 per withdrawal
Balance Inquiry	\$2.00 per inquiry

MONEY SERVICES BUSINESS

Non-refundable Application Fee	\$125.00
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Monthly Maintenance Fee	\$250.00
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NIGHT DEPOSITORY

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

Cashier's Checks	\$10.00 each
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Official Bank Payroll Checks	\$0.15 per item
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OVERDRAFT AND INSUFFICIENT FUNDS

Overdraft Fees \$35.00 per paid transaction

We impose Overdraft Fees each time we pay a transaction presented against insufficient available funds in your account.

Insufficient Funds Fees \$35.00 per returned transaction

We impose Insufficient Funds (NSF) Fees each time we return a transaction presented against insufficient available funds in your account.

Maximum Daily Fees

For non-analyzed accounts, the maximum combined Overdraft and NSF Fees charged each business day to an account will be \$350. For analyzed accounts, including Account Analysis and Business Star plans, there is no maximum fee charged per day.

Linked Overdraft Protection \$12.00 per transfer

For each automatic transfer of available funds from a linked account to cover one or more transactions presented against insufficient available funds in your account, we will impose a Linked Overdraft Protection (LOP) transfer fee. You must separately enroll to activate this service.

How Fees Are Imposed

Transactions for which Overdraft Fees, NSF Fees, and LOP transfer fees may apply include, but are not limited to, checks, ACH debits, ATM withdrawals, and ATM or Debit Card payments and purchases. We may impose multiple fees as well as the same fees multiple times in connection with a single check or other transaction that has been returned or presented multiple times. We will not charge Overdraft, NSF, or LOP fees:

- to non-analyzed accounts when the insufficient available funds amount does not exceed \$2.00;
- for re-presented checks that we pay or return when the check is re-presented within one year of previously being returned due to insufficient funds, provided we are able to identify the previous presentment by matching check number and dollar amount;
- for re-presented ACH debit transactions that we pay or return when the ACH debit is re-presented with a description of "RETRY PYMT" or "REDEPCHECK".

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

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. Rent may be discounted for certain account types. You must request your safe deposit box be linked to an eligible account to receive the discount. We may not automatically link accounts. Discounts cannot be combined. Box rentals subject to availability and acceptance of additional terms and conditions.



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.



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