

Business Banking with Westamerica

Schedule of Fees and Charges

Every business is unique.

That's why we offer a wide
range of products and services
to fit all of your banking needs.



BUSINESS BANKING

CHECKING, SAVINGS, ACCOUNT ANALYSIS,
AND MISCELLANEOUS FEES



SELECT CHECKING

The account for sole proprietors with limited check writing needs

ACCOUNT FEATURES	<ul style="list-style-type: none">• Unlimited check writing, telephone transfers, and automated payments• Includes 10 deposits and 25 checks paid per statement cycle
MINIMUM OPENING DEPOSIT	\$200
MONTHLY SERVICE CHARGE	<ul style="list-style-type: none">• No monthly service charge when transaction limits are not exceeded• \$1.50 per deposit after 10• \$0.40 per check after 25
BALANCE REQUIRED TO AVOID MONTHLY SERVICE CHARGE	N/A
ACTIVITY REQUIREMENTS	<ul style="list-style-type: none">• Enrollment in eStatements• A minimum of five (5) Business Debit Card or ATM Card purchase transactions per statement cycle; otherwise, \$4.00¹

INTEREST CHECKING

Checking account that earns interest for sole proprietors, non-profits and government entities

ACCOUNT FEATURES	<ul style="list-style-type: none">• No monthly service charge with qualifying balances• Earns interest when daily collected balance is \$1,000 or more• Unlimited check writing, telephone transfers, and automated payments
MINIMUM OPENING DEPOSIT	\$200
MONTHLY SERVICE CHARGE	\$13.00 plus \$0.20 per debit item ²
BALANCE REQUIRED TO AVOID MONTHLY SERVICE CHARGE	\$3,000 minimum daily balance or \$6,000 average monthly balance
ACTIVITY REQUIREMENTS	Enrollment in eStatements

1 Business Debit Cards require an application. A qualified Business Debit Card or ATM Card transaction is a signature or PIN-based purchase transaction and does not include cash withdrawals or deposits.

2 If balance requirement is not met, a monthly Point of Sale Purchase Fee of \$2.00 applies to purchases made using your Personal Identification Number (PIN).

REGULAR CHECKING

Simplified checking for businesses and government entities

ACCOUNT FEATURES	<ul style="list-style-type: none">• No monthly service charge with qualifying balances• Unlimited check writing, telephone transfers, and automated payments
MINIMUM OPENING DEPOSIT	\$200
MONTHLY SERVICE CHARGE	\$12.00 plus \$0.20 per debit item ²
BALANCE REQUIRED TO AVOID MONTHLY SERVICE CHARGE	\$3,000 minimum daily balance or \$6,000 average monthly balance
ACTIVITY REQUIREMENTS	Enrollment in eStatements

PREFERRED CHECKING

For the business customer who maintains high balances

ACCOUNT FEATURES	<ul style="list-style-type: none">• No monthly service charge with qualifying balances• StarConnect Plus online banking basic service with 20 free bill payments³• Unlimited check writing, telephone transfers, and automated payments• Free incoming wires• Waived Merchant Services set-up fee
MINIMUM OPENING DEPOSIT	\$500
MONTHLY SERVICE CHARGE	\$25.00 plus \$0.20 per debit item
BALANCE REQUIRED TO AVOID MONTHLY SERVICE CHARGE	\$50,000 in combined balances with one additional non-analyzed business account such as a Checking, Savings, or Money Market account ⁴

³ Additional bill payments are \$0.40 each.

⁴ Balances from additional Preferred Checking, Analysis or Business Star accounts, or CDs are not allowed.

BUSINESS STAR

Packaged account with checking, savings, and valuable services

ACCOUNT FEATURES	<ul style="list-style-type: none">• No monthly account maintenance charge with qualifying balances• Combine balances from up to five (5) checking or savings accounts (Regular or Money Market Savings)• Eligible activity charges may be offset by credits based on balances <p><i>See Business Star Brochure for additional details.</i></p>
MINIMUM OPENING DEPOSIT	\$200
MONTHLY SERVICE CHARGE	\$17.00 account maintenance charge plus charges for monthly activity
BALANCE REQUIRED TO AVOID ACCOUNT MAINTENANCE CHARGE	Average monthly balance of \$8,000 in a checking or \$25,000 in a combination of up to five (5) checking and savings accounts ⁵
ACTIVITY REQUIREMENTS	Enrollment in eStatements

REGULAR SAVINGS

Traditional, flexible savings for any business

ACCOUNT FEATURES	<ul style="list-style-type: none">• Interest is earned on all collected balances and is paid quarterly• Balance may be linked to Preferred Checking or Business Star account to offset charges
MINIMUM OPENING DEPOSIT	\$100
MONTHLY SERVICE CHARGE	\$5.00
BALANCE REQUIRED TO AVOID MONTHLY SERVICE CHARGE	\$500 average monthly balance

⁵ CDs not allowed. Charges for account activity may apply even if balance requirement is met.

ACCOUNT ANALYSIS

Checking with detailed activity tracking for businesses and government entities with multiple cash management needs

ACCOUNT FEATURES	<ul style="list-style-type: none">• Consolidate multiple checking account balances to offset eligible charges• Analysis statement lists activity for simplified account management• Eligible activity charges may be offset by an earnings allowance based on collected balances <p><i>See Account Analysis Disclosure for additional details.</i></p>
MINIMUM OPENING DEPOSIT	\$200
MONTHLY SERVICE CHARGE	\$19.00 account maintenance charge plus fees for analyzed services
BALANCE REQUIRED TO AVOID ACCOUNT MAINTENANCE CHARGE	N/A
ACTIVITY REQUIREMENTS	Enrollment in eStatements

MONEY MARKET SAVINGS

Earn higher interest while maintaining easy access to your money without early withdrawal penalties

ACCOUNT FEATURES	<ul style="list-style-type: none">• Tiered rate schedule — the higher your balance, the higher the rate• Balance may be linked to Preferred Checking or Business Star to offset charges• Interest is earned on all collected balances
MINIMUM OPENING DEPOSIT	\$1,000
MONTHLY SERVICE CHARGE	\$10.00 ²
BALANCE REQUIRED TO AVOID MONTHLY SERVICE CHARGE	\$2,500 minimum daily balance

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.

StarConnect Plus™ Online Banking

Control your finances anytime and any place with StarConnect Plus online banking. View your account balances and transaction history, transfer funds between your Westamerica accounts, and automatically reconcile your accounts. Pay your bills with just one click with bill pay!

Take advantage of Purchase Rewards by turning everyday purchases with your ATM/Debit card into cash back. You'll get exclusive offers from the types of places you like to shop and enjoy cash back deposited right into your account at the end of the following month.

With StarConnect Plus, you can integrate your personal finances with Quicken® and QuickBooks® software using Web Connect or Direct Connect, available to all online banking users at no additional cost.

Quicken® and QuickBooks® are registered trademarks of Intuit, Inc.

Onsite Banker Plus™ Cash Management Service

Streamline your business banking with Onsite Banker Plus — the ideal solution for businesses with a high volume of banking transactions and detailed cash management needs. Onsite Banker Plus features account concentration and reconciliation, cash flow reports, balance and transaction information, funds transfers, wire transfers, and stop payments. ACH origination and positive-pay modules are also available.

eStatements™

eStatements — the secure, convenient, and FREE way to view, print, and save your statements and check images! To enroll in eStatements, simply log in to your StarConnect Plus online banking account and click on eStatements.

Account Analysis and Business Star Plans

ACH Debit/Credit	\$0.14 per item
Checks and Debits Paid	\$0.20 per item
Checks Deposited	
Westamerica Bank and Non-Westamerica Bank	\$0.13 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
Reconciliation	
Full reconciliation	\$65.00 per month plus \$0.15 per item
Partial reconciliation	\$45.00 per month plus \$0.10 per item
Resubmitted Returned Deposited Item Subject to Prior Agreement	\$3.00 per item
Returned Deposited Item, Fax Notification	\$3.00 per item
Zero Balance Account	\$15.00 per month

Account Statement

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

ATM/Debit Card

International Transactions	3% of U.S. dollar transaction amount
Mini-statement	\$1.00 per request
Replacement Fee	\$5.00 per request
Expedited Delivery Fee	\$25.00 per request
Network ATM Fee¹ for use of any non-Westamerica ATM	
Withdrawal	\$2.50 per withdrawal
Inquiry	\$2.00 per inquiry
Point-of-Sale (POS) Fee¹	
Select Checking, Preferred Checking, Business Star and Account Analysis	No charge
All other accounts if balance required to avoid monthly service charge is not met	\$2.00 per month
Applies only to ATM/Debit Card purchases made using your Personal Identification Number (PIN).	

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

ACH Positive Pay	\$30.00 per account per month
Check Image CD-ROM	\$50.00 per month
Duplicate CD	\$50.00
Per-image fee	\$0.04
Electronic Date 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	\$60.00 per account per month
Transmission/batch fee	\$10.00
Per item fee	\$0.05
RemitONE Electronic Tax Payment	\$3.00 each
Fax or mail confirmation	\$1.00 each
Quarterly report	\$24.00 per quarter

¹ Other parties (merchants, financial institutions, etc.) may assess additional fees for transactions made at their ATMs or terminals.

Electronic Services, cont.

StarConnect Plus™ Online Banking	
Basic service	No charge
Bill pay	
Preferred Checking	Up to 20 free bill payments per month
All other accounts	\$9.95 per month for up to 20 payments
Additional payments	\$0.40 each for all accounts
Mobile Deposit	\$0.50 per deposited item

Excessive Withdrawal

Regular Savings	\$5.00 each
A fee is imposed for each transfer and withdrawal that exceeds three (3) per month.	
Money Market Savings	\$15.00 each
A fee is imposed for each transfer and withdrawal that exceeds six (6) per statement cycle.	

Miscellaneous Fees

Check Printing Tax/delivery charge may apply.	Price varies
Copy of Paid Check Two free check copies provided per statement cycle. Subject to a research fee when warranted.	\$3.00 per item
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
Returned Deposit Item	\$12.00 per item
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

Money Services Business

Nonrefundable Application Fee	\$125.00
Monthly Maintenance Fee	\$250.00

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
Stop Payments	\$30.00 each

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 non-analyzed 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 returned item
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

Wire Transfers

Incoming Wire Transfers	\$15.00 per transfer
Preferred Checking	No Charge
Outgoing Wire Transfers	
Domestic	\$35.00 per transfer
International	\$45.00 per transfer

Fees are subject to change. Contact us or visit Westamerica.com for our current fee schedule. We reserve the right to move any business account with excessive activity to our Account Analysis Plan.



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.

Westamerica customers also enjoy these additional products and services:

- Account Reconciliation
- Armored Car
- Association Management
- Automated Loan Payment
- Business Debit Card
- Business Payroll Service
- Certificates of Deposit
- Courier Service
- ExpressDeposit Remote Deposit Capture
- Letters of Credit
- Loans and Lines of Credit
- Lockbox
- Merchant Card Services
- Office Depot® Discounts
- Professional Banking Program
- Tax Deposit
- Visa® Credit Cards



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