

Personal Banking

# SCHEDULE OF FEES AND CHARGES



## PERSONAL BANKING

CHECKING, SAVINGS, SAFE DEPOSIT BOXES

AND MISCELLANEOUS FEES

 **WESTAMERICA BANK**  
*Your Community Banker™*

These consumer accounts are available to individuals that establish the account primarily 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 a local branch, contact us at 1-800-848-1088, or visit [westamerica.com](http://westamerica.com) for our current fee schedule.

## VALUE CHECKING

**Minimum Opening Deposit:** \$100.00

**Service Charge:** \$4.00 per month

**Minimum Balance Required to Avoid Monthly Service Charge:**

A monthly service charge is imposed if the balance in the account falls below \$1,500 any day of the statement cycle, and the average daily balance for the statement cycle falls below \$3,000.

**No Direct Deposit Fee:**

The account must have a minimum of one (1) direct deposit post per statement cycle. A qualifying direct deposit is an ACH credit not including transfers from one Westamerica account to another. A fee of \$4.00 is imposed every statement cycle the account does not have a qualifying direct deposit.

**Minimum ATM or 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, it 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.

**No eStatement Fee:**

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

## INTEREST CHECKING

**Minimum Opening Deposit:** \$200.00

**Service Charge:** \$14.00 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 statement cycle, and the average daily balance for the statement cycle falls below \$5,000.

This is an interest bearing account. Refer to **“Interest Bearing Accounts”** for details.

**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.

*Fees for additional account services may apply. Refer to **“Additional Account and Service Fees”** for details.*

## SIGNATURE ACCOUNT

**Minimum Opening Deposit:** \$200.00

**Service Charge:** \$20.00 per month

**Minimum Balance Required to Avoid Monthly Service Charge:**

A monthly service charge is imposed unless you have a combined balance of \$5,000 in your Signature Account and one linked savings or Money Market Savings, or you maintain a balance of \$10,000 in one linked non-IRA CD. Your combined balance is calculated by adding your Signature Account balance at the end of your statement cycle to your related account balance as of one business day prior to the end of your statement cycle.

**Linking Accounts for Balances:**

If you want to link an account to meet the balance required to avoid the monthly service charge on your Signature Account, you must tell us what account you want linked to your Signature Account. We do not automatically link accounts. The account can only be linked to one Signature Account for pricing. Some restrictions apply to which accounts may be linked. You may link savings, Money Market Savings and non-IRA CD accounts to your Signature Account. At least one of the owners of the linked additional account must also be an owner of the Signature Account. You may not link personal and business accounts together and you may not link custodial accounts such as UTMA accounts for pricing. Standard terms and fees apply to the linked account.

This is an interest bearing account. Refer to “**Interest Bearing Accounts**” for details.

**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.

**Non-Westamerica ATM Withdrawals:**

Westamerica will not impose a Network ATM fee for withdrawals made at any non-Westamerica ATM if the balance requirement to avoid the monthly service charge is met. Otherwise, a fee of \$2.50 per posted withdrawal may be imposed at the end of your statement cycle. Other parties may assess additional fees for transactions made at their ATMs or terminals.

**This account features these additional benefits:**

- Signature Protection Identity Theft and Fraud prevention. Additional terms and conditions apply.
- Free personal size safe deposit box or a \$45.00 discount on a larger box. Additional terms and conditions apply. Refer to “**Safe Deposit Boxes**” for details.
- No annual fee for Extra Cash Overdraft Protection Line of Credit. Not available to trust accounts. An application is required and is subject to credit approval. See the Extra Cash Agreement and Disclosure for more details.
- Up to three (3) free cashier’s checks per month and free standard Westamerica checks.

*Fees for additional account services may apply. Refer to “**Additional Account and Service Fees**” for details.*

## PREMIER PLUS

**Minimum Opening Deposit:** \$100.00

**Premier Plus Membership Dues:** \$8.00 per month

**Account Eligibility:** For those aged 50 or better.

This is an interest bearing account. Refer to “**Interest Bearing Accounts**” for details.

**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.

**This is a packaged account which features these additional benefits:**

- Free personal size safe deposit box for one (1) year or a \$45.00 discount on a larger box. Additional terms and conditions apply. Refer to “**Safe Deposit Boxes**” for details.
- Up to three (3) free cashier’s checks per month and free standard Westamerica checks.

See the **Premier Plus** brochure for additional information and a complete list of member benefits.

*Fees for additional account services may apply. Refer to “**Additional Account and Service Fees**” for details.*

## 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 if the average daily balance for the month falls below \$500.

This is an interest bearing account. Refer to “**Interest Bearing Accounts**” for details.

**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.

## HOLIDAY CLUB

**Minimum Opening Deposit:** \$20.00

**Minimum Monthly Deposit Required:**  
A minimum of \$20 automatically transferred from a designated Westamerica Bank checking or savings account is required each month.

**Maturity and Renewal:**  
The balance plus interest will be transferred to your designated account each November. This account will automatically renew.

This is an interest bearing account. Refer to “**Interest Bearing Accounts**” for details.

## 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 statement cycle.

This is an interest bearing account. Refer to “**Interest Bearing Accounts**” for details.

**Excessive Withdrawal Fee:**  
A fee of \$15 is imposed for each posted debit that exceeds six (6) per statement cycle. 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 monthly service charge are not met and point-of-sale ATM/Debit Card purchases made using your Personal Identification Number (PIN) post. 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 will be imposed each statement cycle the account is not enrolled in eStatements.

*Fees for additional account services may apply. Refer to “**Additional Account and Service Fees**” for details.*

## BALANCE TO AVOID SERVICE CHARGE

- The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- The minimum daily balance is the minimum principal balance that is in the account at the end of a business day during the period.

## INTEREST BEARING ACCOUNTS

### **Daily Balance Method:**

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

### **Variable Tiered Rate:**

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%. The interest rate and annual percentage yield may change. 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 not compound and 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 monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**Regular Savings and Holiday Club 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 Regular Savings accounts on a quarterly basis. Interest will be credited to Holiday Club accounts on an annual basis when the balance is transferred. If you close your account before interest is credited, you will not receive the accrued interest.

## ADDITIONAL ACCOUNT AND SERVICE FEES

### ACCOUNT STATEMENT

**Copy of Account Statement** \$5.00 each  
Subject to a research fee when warranted

**Image Statement** \$2.00 per statement cycle  
per account

Not available for all account types.

**Instant Statement** \$2.00 per request

**Special Statement** \$4.00 per request

### 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

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

**Card Replacement Fee** \$5.00 per request

**Expedited Delivery Fee** \$25.00 per request

#### 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



## COLLECTION AND EXCHANGE

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

StarConnect Plus™ Online Banking and Bill Pay	No charge
Mobile Deposit, per statement cycle	
Deposited Items 1-3	No charge
Deposited Items 4+	\$0.50 each

## MISCELLANEOUS

Cashier's Checks	\$10.00 each
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

## 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**  
The maximum combined Overdraft and NSF Fees charged each business day to an account will be \$210.

**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.

**Extra Cash Overdraft Protection Line of Credit**

Annual Fee	\$25.00 in April
Transfers	No charge

### 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:

- when the insufficient available funds amount does not exceed \$5.00;
- 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”.

Additionally, we will not impose an Overdraft Fee in connection with an ATM or one-time debit card transaction presented against insufficient available funds unless you have consented to these fees for this purpose; however, we will impose an LOP transfer fee if we transfer funds from your linked account to cover a transaction presented against insufficient available funds, even if the transaction was an ATM or one-time debit card transaction.

## RETIREMENT ACCOUNT

**Annual Maintenance Charge** \$15.00 in March

**Early Closure Fee** \$30.00 per plan  
If closed within 90 days of opening

**Transfer to Another Custodian** \$30.00 each transfer

## WIRE TRANSFERS

Incoming Wire Transfers	\$15.00 per item
Outgoing Wire Transfers	
Domestic	\$35.00 per item
International	\$45.00 per item

## 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](http://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  
[westamerica.com](http://westamerica.com)  
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