
What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

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 or line of credit (customer must qualify), 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 Westamerica Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** for each item we pay that overdraws your account.
- The maximum number of items for which overdraft fees will be charged is six (6) paid items (or \$210) per day.

➤ **What if I want Westamerica Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 1-800-848-1088, or complete the form below and present it at a branch or mail it to: Westamerica Bank, Direct Data Entry, B-2X, P.O. Box 1200, Suisun City, CA 94585-1200.

CUSTOMER AUTHORIZATION:

I do not want Westamerica Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want Westamerica Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Name

Account Number

Signature

Date

BANK USE ONLY

Branch Name
& Number:

Received By:
(Print Name)

Extension: