

ATM/Debit Card Fraud Alerts

We are pleased to announce that Westamerica Bank will begin using Automated Fraud Alerts as an added layer of security for your ATM/Debit Card.

Beginning June 2, 2025, if we detect a potentially fraudulent transaction on your ATM/Debit Card, we may send you a fraud alert by text, email or phone call.

To respond, please follow the prompts in the message. **Approve**, and your card will be available for continued use. **Deny**, and we'll block your card for your security.

Remember, Westamerica Bank will never ask you for any personal information in an alert.

Questions can be answered by your local Community Banker or call Customer Service toll free at 1-800-848-1088.

Deposit Agreement and Disclosure

Effective July 1, 2025, the terms of your Deposit Agreement and Disclosure will change.

"Funds Availability Policy: Longer Delays May Apply" is replaced with the following:

In some cases, the Bank will not make all of the funds that you deposit by check available to you on the first (1st) business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second (2nd) business day after the day of your deposit. The first \$275 of your deposit, however, may be available on the first (1st) business day.

If the Bank is not going to make all of the funds from your deposit available on the first (1st) business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$6,725 on any one (1) day.
- You redeposit a check that has been returned unpaid.

- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

The Bank will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh (7th) business day after the day of your deposit.

“Funds Availability Policy: Special Rules for New Accounts” is replaced with the following:

If you are a new customer, the following special rules will apply during the first (1st) thirty (30) days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's and federal, state and local government checks will be available no later than the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$6,725 will be available no later than the ninth (9th) business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 may not be available until the second (2nd) business day after the day of your deposit.

Funds from all other check deposits will be available on the eleventh (11th) business day after the day of your deposit.

To review a copy of the most current version of our Deposit Agreement, go to westamerica.com, contact your local Community Banker or call 1-800-848-1088.

ACH Credit Availability

Effective August 1, 2025, funds from ACH credits will be made available for withdrawal on the settlement date provided by the ACH operator.