

Changes to Fees

Effective April 24, 2026

Business Regular Checking Public Regular Checking

Service Charge: \$15 per month

A monthly service charge is imposed if the balance in the account falls below \$4,000 any day of the service charge period and the average daily balance for the service charge period falls below \$7,000.

Business Interest Checking Public Interest Checking

Service Charge: \$16 per month

A monthly service charge is imposed if the balance in the account falls below \$5,000 any day of the service charge period and the average daily balance for the service charge period falls below \$10,000.

Business Star

Maintenance charge: \$22 per month

A monthly maintenance charge is imposed each month the average balance for the month falls below \$10,000 in an eligible checking or \$30,000 in a combination of up to five (5) eligible checking and savings accounts.

Business Star Activity Credits

The activity credit is based on your average monthly balance and your election to maintain a single checking account or link multiple accounts. Refer to the current Business Star brochure for complete details.

Single Checking Account Average Monthly Balance	Combined Checking and Savings Average Monthly Balances	Activity Credit
Less than \$50,000	Less than \$100,000	\$0
\$50,000 - \$99,999	\$100,000 - \$199,999	\$50
\$100,000 - \$149,999	\$200,000 - \$349,999	\$125
\$150,000 - \$199,999	\$350,000 - \$499,999	\$175
\$200,000+	\$500,000+	\$250

Continued on reverse side.

Account Analysis

Account Maintenance Charge: \$22.00 per month

Personal Signature Account Personal Star Checking

Service Charge: \$22 per month

A monthly service charge is imposed unless you have a combined balance of \$5,000 in your account and one linked savings or Money Market Savings, or you maintain a balance of \$10,000 in one linked non-IRA CD.

Other Services

Outgoing Wire Transfers

Domestic: \$40.00 per transfer
International: \$50.00 per transfer

Onsite Banker Plus Wire Transfers

Domestic: \$30.00 per transfer
International: \$40.00 per transfer

Account Analysis and Business Star Plans:

Coin / Currency Deposited: \$2.00 per \$1,000.00

Safe Deposit Box Drilling Fee:

\$200.00 per instance

Per the terms of our Deposit Agreement, we reserve the right to move any business account with excessive activity to our Account Analysis Plan. To review a copy of the most current version of our Deposit Agreement or Schedule of Fees and Charges, go to Westamerica.com, contact your local Community Banker or call 1-800-848-1088.