

# Personal Banking with Westamerica

## Personal Banking with Westamerica

You can bank on Westamerica's financial stability and exceptional customer service. We have an account that's right for you.



PERSONAL BANKING

CHECKING, SAVINGS,  
AND MISCELLANEOUS FEES

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

## 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 unlimited 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.*

## 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.

## VALUE CHECKING

Enjoy basic banking services with online banking and bill pay

<b>ACCOUNT FEATURES</b>	<ul style="list-style-type: none"><li>• No monthly service charge with qualifying balances</li><li>• StarConnect Plus online banking and unlimited bill pay</li><li>• No activity fees when you enroll in eStatements, establish direct deposit<sup>1</sup> and make at least five (5) ATM/Debit Card purchase transactions<sup>2</sup> per statement cycle</li></ul>
<b>MINIMUM OPENING DEPOSIT</b>	\$100
<b>MONTHLY SERVICE CHARGE</b>	\$4.00
<b>BALANCE REQUIRED TO AVOID MONTHLY SERVICE CHARGE</b>	\$1,500 minimum daily balance or \$3,000 average monthly balance
<b>ACTIVITY REQUIREMENTS</b>	<ul style="list-style-type: none"><li>• Enrollment in eStatements; otherwise, \$4.00</li><li>• A minimum of one (1) direct deposit/ACH<sup>1</sup> per statement cycle; otherwise, \$4.00</li><li>• A minimum of five (5) ATM/Debit Card purchase transactions<sup>2</sup> per statement cycle; otherwise, \$4.00</li></ul>

## INTEREST CHECKING

The convenience of a full service account that earns interest

<b>ACCOUNT FEATURES</b>	<ul style="list-style-type: none"><li>• No monthly service charge with qualifying balances</li><li>• Earns interest when the daily collected balance is \$1,000 or more</li><li>• StarConnect Plus online banking and unlimited bill pay</li><li>• ATM/Debit Card with an unlimited number of signature-based purchases and ATM withdrawals</li></ul>
<b>MINIMUM OPENING DEPOSIT</b>	\$200
<b>MONTHLY SERVICE CHARGE</b>	\$14.00
<b>BALANCE REQUIRED TO AVOID MONTHLY SERVICE CHARGE</b>	\$2,500 minimum daily balance or \$5,000 average monthly balance
<b>ACTIVITY REQUIREMENTS</b>	Enrollment in eStatements; otherwise, \$4.00

1 A qualifying direct deposit is an ACH credit not including transfers from one Westamerica account to another.

2 A qualifying ATM/Debit Card purchase transaction is a Signature or PIN-based transaction and does not include cash withdrawals or deposits.

## SIGNATURE ACCOUNT

Our premium account with exclusive savings and preferred services

<b>ACCOUNT FEATURES</b>	<ul style="list-style-type: none"><li>• No monthly service charge with qualifying balances</li><li>• Earns interest when the daily collected balance is \$1,000 or more</li><li>• StarConnect Plus online banking and unlimited bill pay</li><li>• Signature Protection Identity Theft and Fraud Prevention</li><li>• Free personal size safe deposit box or a \$45.00 discount on a larger box</li><li>• No annual fee for Extra Cash Overdraft Protection <sup>3</sup></li><li>• Up to three (3) free cashier's checks per month</li><li>• Free standard Westamerica checks</li><li>• No charge for withdrawals made at any non-Westamerica ATM if balance requirements are met <sup>4</sup></li></ul>
<b>MINIMUM OPENING DEPOSIT</b>	\$200
<b>MONTHLY SERVICE CHARGE</b>	\$20.00
<b>BALANCE REQUIRED TO AVOID MONTHLY SERVICE CHARGE</b>	\$5,000 combined balance in checking and one related savings or Money Market Savings or \$10,000 in one related non-IRA CD
<b>ACTIVITY REQUIREMENTS</b>	Enrollment in eStatements; otherwise, \$4.00

<sup>3</sup> Subject to credit approval. Not available to trust accounts.

<sup>4</sup> A fee of \$2.50 per withdrawal may be charged at the end of your statement cycle if balance requirements are not met. Other parties (merchants, financial institutions, etc.) may assess additional fees for transactions made at their ATMs or terminals.

## PREMIER PLUS

The account for those aged 50 or better with valuable membership benefits and services

<b>ACCOUNT FEATURES</b>	<ul style="list-style-type: none"><li>• Earns interest when the daily collected balance is \$1,000 or more</li><li>• StarConnect Plus online banking and unlimited bill pay</li><li>• Payment Card Protection for all your credit, debit, and ATM cards in the event of loss or theft</li><li>• \$10,000 Accidental Death and \$150,000 Common Carrier Insurance</li><li>• Up to three (3) free cashier's checks per month</li><li>• Personal size safe deposit box at no charge for one (1) year or a \$45.00 discount on a larger box</li><li>• Free standard Westamerica checks</li></ul> <p><i>See Premier Plus brochure for additional information and a complete list of member benefits.</i></p>
<b>MINIMUM OPENING DEPOSIT</b>	\$100
<b>MONTHLY SERVICE CHARGE</b>	\$8.00 Membership Dues
<b>BALANCE REQUIRED TO AVOID MONTHLY SERVICE CHARGE</b>	N/A
<b>ACTIVITY REQUIREMENTS</b>	Enrollment in eStatements; otherwise, \$4.00

## REGULAR SAVINGS

Enjoy the flexibility of saving for short or long periods of time.

<b>ACCOUNT FEATURES</b>	<ul style="list-style-type: none"><li>• Balance can be used as collateral for loans</li><li>• No excessive withdrawal fee with required balances</li><li>• Quarterly statements (monthly with electronic funds transfer activity)</li><li>• Balances may help you qualify for a Signature Account</li></ul>
<b>MINIMUM OPENING DEPOSIT</b>	\$100
<b>MONTHLY SERVICE CHARGE</b>	\$5.00
<b>BALANCE REQUIRED TO AVOID MONTHLY SERVICE CHARGE</b>	\$500 average monthly balance
<b>ACTIVITY REQUIREMENTS</b>	Enrollment in eStatements; otherwise, \$4.00 per quarter

## HOLIDAY CLUB SAVINGS

Take advantage of automatic savings for the holidays

<b>ACCOUNT FEATURES</b>	<ul style="list-style-type: none"><li>• Funds are automatically transferred from your checking or savings account on a schedule you select</li><li>• Account balance credited to you in November</li><li>• Account renews each year</li></ul>
<b>MINIMUM OPENING DEPOSIT</b>	\$20.00
<b>MONTHLY SERVICE CHARGE</b>	None
<b>BALANCE REQUIRED TO AVOID MONTHLY SERVICE CHARGE</b>	N/A
<b>ACTIVITY REQUIREMENTS</b>	Minimum scheduled transfers of \$20 per month.

## MONEY MARKET SAVINGS

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

<b>ACCOUNT FEATURES</b>	<ul style="list-style-type: none"><li>• Higher interest rates on larger balances with tiered rate schedule</li><li>• No minimum amount per check</li><li>• Free personalized checks</li><li>• Convenient monthly statements</li><li>• Balance may help you qualify for a Signature Account</li></ul>
<b>MINIMUM OPENING DEPOSIT</b>	\$1,000
<b>MONTHLY SERVICE CHARGE</b>	\$10.00
<b>BALANCE REQUIRED TO AVOID MONTHLY SERVICE CHARGE</b>	\$2,500 minimum daily balance
<b>ACTIVITY REQUIREMENTS</b>	Enrollment in eStatements; otherwise, \$4.00

## 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.



## Account Statement

<b>Copy of Account Statement</b> Subject to a research fee when warranted	\$5.00 each
<b>Image Statement</b> Not available for all account types	\$2.00 per statement cycle for each account
<b>Instant Statement</b>	\$2.00 per request
<b>No eStatement</b>	\$4.00 per statement cycle for each account
<b>Special Statement</b>	\$4.00 per request

## ATM/Debit Card

<b>Expedited Delivery Fee</b>	\$25.00 per request
<b>International Transactions</b>	3% of U.S. dollar transaction amount
<b>Mini-statement</b>	\$1.00 per request
<b>Network ATM Fee<sup>1</sup> for use of any non-Westamerica ATM</b>	
Withdrawal	\$2.50 per withdrawal
Inquiry	\$2.00 per inquiry
<b>Point-of-Sale (POS) Fee<sup>1</sup></b>	
Value Checking, Signature Account and Premier Plus	Not applicable
All other accounts if balance required to avoid monthly charge is not met	\$2.00 per month
Applies only to ATM/Debit Card purchases made using your Personal Identification Number (PIN)	
<b>Replacement Card</b>	\$5.00 per request

## Collection and Exchange

<b>Bills of Lading</b>	\$40.00 each Plus wire fees
<b>Collections</b>	\$25.00 per item
<b>Coupon Collections</b>	\$30.00 per envelope
<b>Documentary Drafts</b>	\$25.00 per item
<b>Promissory Notes</b>	\$40.00 per item

## Electronic Services

<b>StarConnect Plus™ Online Banking and Bill Pay</b>	
Basic Service with Unlimited Bill Pay	No charge
<b>Mobile Deposit per statement cycle</b>	
Deposited Items 1-3	No charge
Deposited Items 4+	\$0.50 each

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

## Excessive Withdrawal

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

## Miscellaneous Fees

<b>Check Printing</b> Tax/delivery charge may apply.	Price varies
<b>Copy of Paid Check</b> Two free check copies provided per statement cycle. Subject to a research fee when warranted.	\$3.00 per item
<b>Counter Checks</b>	\$5.00 per ten One free per day
<b>Foreign Currency and Drafts</b>	Price varies
<b>Legal Process</b>	\$100.00 per process
<b>Research</b>	\$30.00 per hour One hour minimum
<b>Returned Deposit Item</b>	\$12.00 per item
<b>Stamp Medallion</b>	\$10.00 per transaction
<b>Stop Payment (initial or renewal)</b>	\$30.00 per item
<b>Verification of Deposit</b>	\$10.00 each

## Official Items

<b>Cashier's Checks</b>	\$10.00 each
<b>Stop Payments</b>	\$30.00 each

## Retirement Account

<b>Annual Maintenance Charge</b>	\$15.00 in March
<b>Early Closure Fee</b>	\$30.00 per plan if closed within 90 days of opening
<b>Transfer to Another Custodian</b>	\$30.00 each

## Overdraft and Insufficient Funds

<b>Overdraft Fees</b>	\$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 \$5.00, which includes, but is not limited to, overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.	
<b>Insufficient Funds Fees</b>	\$35.00 per returned item
We impose Insufficient Funds (NSF) fees when we return an item presented against insufficient available funds in your account (even though our return of the unpaid item does not cause an overdraft in your account).	
<b>Maximum Daily Items</b>	
The maximum number of paid and/or returned items for which these fees will be charged is six (6) paid and/or returned items (or \$210) per day.	
<b>Linked Overdraft Protection</b>	\$12.00 per transfer
<b>Extra Cash Overdraft Protection</b>	
Annual Fee	\$25.00 in April
Transfers	\$12.00 per transfer

## Wire Transfers

<b>Incoming Wire Transfers</b>	\$15.00 per item
<b>Outgoing Wire Transfers</b>	
Domestic	\$35.00 per item
International	\$45.00 per item

Fees are subject to change. Contact us or visit [Westamerica.com](http://Westamerica.com) for our current fee schedule.



### **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.

### **Additional Products and Services**

Westamerica customers enjoy the convenience of the following products and services:

- 24-hour Automated Telephone Banking
- Automatic Loan Payment Service
- Automatic Transfers to Savings
- Branches and ATMs throughout Northern and Central California
- Certificates of Deposit
- Loans and Lines of Credit
- Office Depot® Discounts
- Overdraft Protection Plans
- Retirement Plans
- Trust Services
- Visa® and American Express® Credit Cards



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[Westamerica.com](http://Westamerica.com)  
1-800-848-1088  
Member FDIC  
ADV080 (REV. 02/19)