



formerly named Central Valley Community Bank

## 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 your savings account or an overdraft line of credit which may be less expensive than our standard overdraft practices. Contact us to learn more about your options.

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 be charged if Community West Bank pays my overdraft?**

Under our standard overdraft practices:

**Consumer Accounts**

- \$25 NSF (Overdraft Fee) with a maximum of four (4) items (\$100) per day.
- \$10 NSF (Returned Item Fee) with a maximum of four (4) items (\$40) per day.

**Non-Consumer (Business) Accounts:**

- \$25 NSF (Overdraft Fee) with a maximum of eight (8) items (\$200) per day.
- \$10 NSF (Returned Item Fee) with a maximum of eight (8) items (\$80) per day.

➤ **What if I want Community West 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 800-298-1775, visit [www.cvcb.com](http://www.cvcb.com), or complete the form below and deliver it to your nearest branch office or mail to: Community West Bank, 7100 N. Financial Drive, Ste. 101, Fresno, CA 93720.

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

I want Community West Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. **I understand that I will be able to revoke the authorization at any time.**

Printed Name: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Account Number: \_\_\_\_\_