

# IMPORTANT INFORMATION REGARDING YOUR WESBANCO CHECKING ACCOUNT

For Personal (non-business) ATM and Debit Cardholders.

## What you need to know about Overdrafts and Overdraft Fees

An OVERDRAFT occurs when there is not enough money in the account to cover a transaction, but we pay it anyway. We can cover the overdrafts in two different ways:

1. We have standard overdraft practices that may come with your account.
2. We also offer overdraft protection plans, such as a link to a WesBanco savings account, line of credit, or other checking account, 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 may come with my account?**

We may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

Beginning August 15, 2010, we will 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 WesBanco pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of **\$33** each time we pay an overdraft, up to a limit of seven (7) fees per day; we will not charge the fee if your account is overdrawn by **\$5** or less
- Also, if your account is overdrawn for ten (10) consecutive business days, we will charge you a **\$5** fee and an additional **\$5** fee each ten (10) business days thereafter

> **What if I want WesBanco 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 1-800-328-3369, ext. 9605, or complete the form below and either present the form at any WesBanco Banking Center, or mail it to:

WesBanco Bank, Inc.  
ODH Department  
1 Bank Plaza  
Wheeling, WV 26003

**QUESTIONS?**

*Click*  
[www.wesbanco.com](http://www.wesbanco.com)

*Call*  
1.800.328.3369, ext. 9605

*Visit*  
Any WesBanco Banking Center

## Response Card

I want WesBanco to authorize and pay overdrafts on my ATM and everyday debit card transactions

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

*If you have more than one checking account that you wish to opt-in to this service, please provide that account number as well.*

Account Number \_\_\_\_\_ Account Number \_\_\_\_\_