

# BE INFORMED ABOUT AN IMPORTANT CHANGE TO ATM & DEBIT CARD USE!



**Attention: Personal (non-business) ATM and Debit Cardholders.**

An **OVERDRAFT** occurs when there is not enough money in the account to pay a recent transaction and the bank, at its discretion, provides the funds to cover that transaction instead of denying it and returning it for insufficient funds.

**Effective August 15, 2010** - Recently enacted Federal Reserve changes to banking regulations will govern how banks handle certain overdraft situations. Banks will be required to receive authorization from customers permitting us to continue to pay ATM and everyday debit card transactions (such as paying for groceries, dry cleaning, or other everyday purchases) when the transaction will create an overdraft in your account. **If we do not receive authorization from you, beginning August 15, 2010, we will not authorize or accept any ATM withdrawal or everyday debit card transaction that will create an overdraft on your account.** This change includes anyone currently enrolled in WesBanco's Overdraft Honor Program.

**Providing authorization** - If you have recently had an overdraft on your WesBanco checking account(s) created by an ATM withdrawal or an everyday debit card transaction, **please watch your mail for more information.** We will be sending you details about how you can continue your current level of service and avoid a possible embarrassing situation.

For additional information or if you have questions, call us toll free at **800-328-3369**, ext. **9605**.

Please note: This new regulation does NOT affect overdraft protection plans (from savings, other checking accounts, or lines of credit), or overdrafts created by checks and recurring debit card authorization(s) or ACH (automated bill pay) transactions. WesBanco Bank, Inc. is a Member FDIC.

  
**WesBanco**  
By all accounts, better.