

Notice Regarding Wesbanco Overdraft Honor Program

This notice describes the way Wesbanco Bank, Inc. determines the dollar limit that is applied to your Overdraft Coverage (“Overdraft Limit”) as part of our Overdraft Honor Program. An Overdraft Limit is the maximum dollar amount for which we may honor items that overdraw your account. Any overdrafts that exceed your overdraft limit may not be honored by us. Any items that are presented that exceed your overdraft limit may be declined or returned in our discretion.

Overdraft Honor utilizes an automated system that performs a continual evaluation of all accounts to determine an overdraft limit based on algorithms, or a set of rules, that weigh numerous factors and account holder behaviors including an account holder’s usage patterns or relationship with us to assess an account holder’s ability to repay an overdrawn balance. As a result of the use of these dynamic overdraft limits, here are some of the changes you will experience with your existing Overdraft Coverage:

- Your overdraft limit may change as frequently as daily.
- Your overdraft limit may be lower or higher than your previous fixed overdraft limit.
- Your overdraft limit may be reduced to \$0.

The use of Overdraft Honor may result in transactions that exceed the Available Balance of your account being returned unpaid to merchants or other third parties due to insufficient funds and may also result in fees being imposed by those merchants or other third parties.

You may contact us to receive your current overdraft limit. However, please remember that any dollar limit that we provide to you is subject to change as often as each day based on the rules the automated system uses to set your overdraft limit.

To help you avoid spending more than you have in your account, which may result in overdrafts and fees, we have tools to help you manage and keep track of your checking account balance and activity. These tools may be found by going to Wesbanco’s Online Banking system or Mobile Banking system, and establishing account alerts to help you monitor your balance or the personal financial management tools to more closely monitor and track your spending.

Please contact us if you have questions about the Overdraft Honor Program.

We wish to inform you about the options available to you in the event sufficient funds do not exist in your checking account’s Available Balance to cover a purchase or transaction when it is presented for final payment and posted to your account. When an account’s Available Balance lacks sufficient funds, an insufficient funds (“NSF”) fee of \$35.00 is charged each time an item is returned. If Wesbanco pays the transaction under the Overdraft Honor program, though, you will be responsible for the overdrawn balance, and we may charge you an Overdraft Fee. If you have a consumer deposit account, we may charge you up to five (5) Overdraft Fees per day for transactions paid under the Overdraft Honor Program. If you have a business deposit account, we may assess an Overdraft Fee for each transaction paid under the Overdraft Program.

We have several ways that transactions can be covered where there are insufficient funds:

- 1) We can set up an Account Transfer from a savings, money market or separate checking account, and funds will be transferred to cover the transaction that would overdraw your checking account.
- 2) You can apply for an unsecured personal line of credit that would be available to cover you when a transaction would overdraw your account. Please contact your local Wesbanco banker for more information on terms, fees and requirements for these products.

- 3) We also have our Overdraft Honor program in which we will strive to pay your ACH debit, check, bill pay and recurring debit card items for you when your account's Available Balance lacks sufficient funds as a service to you. When your account's Available Balance lacks sufficient funds and we pay (cover) an item for you, a \$35.00 fee is charged. This is in place of, and not in addition to, any NSF fee that otherwise may be due if the item was returned.

In addition to ACH debit, check, bill pay and recurring debit card transactions, we can extend the Overdraft Honor Program to your everyday debit card and ATM transactions with your consent after reviewing a specific document describing this coverage and opting-in to this service. If you choose to request this service and your Available Balance is not sufficient to cover a transaction, we may authorize and then pay those everyday debit card purchases and ATM transactions. If we do pay one of these transactions for you, and the Available Balance of your account lacks sufficient funds to pay those transactions when presented for final payment and posted to your account, you would be charged \$35.00 per transaction that overdraws your account. If you have an insufficient Available Balance when a debit card transaction, which was previously authorized, is presented to us for final payment and settlement, we may, at our discretion, refer to your Current Balance as it exists on the day following our processing (instead of your Available Balance at the time of processing), and if your Current Balance is sufficient to pay and settle the transaction, we will waive the Overdraft Fee that otherwise would be assessed.

Wesbanco Bank is required to operate in accordance with applicable Federal and state safety and soundness standards and are encouraged to ensure that their account holders have the ability to repay overdrawn balances before paying items that overdraw your account. Therefore, we have opted to utilize an automated system based on algorithms, or a set of rules, that performs a daily evaluation of all accounts to determine whether the account appears to have the ability to repay an overdrawn balance and, if so, how much.

The software weighs numerous variables, including but not limited to:

- Age of Account
- Deposit Amounts
- Deposit Regularity
- Previous Overdraft Activity and Repayments
- Account Status
- Status of Loan Obligations

We are not obligated to pay any items presented for payment if the account does not have sufficient funds, determined by using your Available Balance. The automated system sets an overdraft limit based on analysis of your ability to repay, but we reserve the right to pay or return individual transactions in our discretion. In general, however, we strive to pay your items if they total less than the unused amount of your system-generated overdraft limit. If you have a consumer deposit account, the overdraft limit may change as frequently as daily, between a range of \$0 and \$2,500.00. If you have a business deposit account, the overdraft limit may change as frequently as daily, between a range of \$0 and \$3,500.00.

When our system sets an overdraft limit of \$0 for your account, that does not necessarily mean that your transaction will not be paid into overdraft, because we may pay or return items in our discretion. However, a \$0 limit does substantially increase the likelihood that we will not process (pay) an overdraft against insufficient funds. An overdraft limit of \$0 on a given day also does not mean that you have been removed from the Overdraft Honor program, because as long as you are eligible for the overdraft program, the system will continue to evaluate your account each day and may increase the limit above \$0 on any day. Only if you have been removed from program eligibility will the limit not increase above \$0. As it would with any item that is not paid because of insufficient funds, a limit of \$0 or removal from program eligibility may result in transactions being returned unpaid to merchants or other third parties due to insufficient funds and NSF fees, and also may result in fees being imposed by those third parties. If you have been removed from program eligibility and are later determined to again be eligible for Overdraft Coverage, then you will need to review a specific document describing this coverage and opt-in to the service.

Paying an item into overdraft is discretionary, and we do not guarantee that we will cover (pay) any item presented against insufficient funds. Furthermore, the occurrence of service charges assessed against items presented against the account does not obligate us to pay items in the future and does not obligate us to provide prior written notice of the decision to refuse payment.

If you wish to know your Overdraft Coverage limit, you may contact us by calling us at 1-800-905-9043. Your Overdraft Coverage limit may change daily and may change between the time you make a transaction and the time it is presented for payment. It is important to remember that if we provide the amount of the limit to you, this limit does not equate to your amount of purchasing power. In other words, the limit does not reflect the amount of money you have available in your account and should not be relied on to ensure transactions will be paid. Aside from the discretionary nature of the program, factors such as your changing account balance, posting order of transactions or deposits, or an already-overdrawn balance may result in a transaction being declined or returned unpaid. You should keep careful track of your account's Available Balance and activity to avoid overdrafts.

The Overdraft Honor Program is not a loan. Pursuant to your Deposit Account Agreement, you are responsible for immediately repaying the amount of any overdraft balance and applicable fees. This means you must bring your account to a positive balance immediately after an overdraft without notice or demand from us. Subsequent deposits will be applied to clear the overdrawn balance.

If you would prefer that we not pay any items that exceed your Available Balance, you may opt out of the Overdraft Honor Program by contacting us and telling us your preference. You may contact us by phone at 1-800-905-9043, by mail at Wesbanco Overdraft Department, One Bank Plaza, Wheeling, WV 26003 or by speaking with one of our representatives at one of our locations. Without this discretionary service or some other form of overdraft protection, such as an account transfer or line of credit (which is offered to qualified accounts), any items presented that would overdraw the Available Balance on the account may be returned unpaid with any applicable NSF fee charged to the account for each item. This also may result in fees being imposed by merchants or other third parties.

The Deposit Account Agreement prescribes our respective duties, obligations and rights, as well as those of the Authorized Signatories with regard to your account. It contains important additional information relevant to overdraft, such as our Funds Availability Policy and Processing Order Policy. The terms of your Deposit Account Agreement supersede this notice in any potential conflict of terms.