

## **Consent to Receive Electronic Communications and Records**

This Consent (“Consent”) asks for your consent to receive information electronically while banking with us. This includes providing communications, notices and other information to you in electronic rather than in paper form. We will call these “electronic records.”

You should read and consider the following information regarding electronic records. If you decide to consent to receiving electronic records, you must click the “Continue” button at the end of this Consent.

This Consent contains important information, and you should save or print a copy for your records by clicking on the “save” or “printer” icon in the Acrobat Reader toolbar displayed immediately above this Consent. For your convenience, this Consent is written in a Question and Answer format. If you have any questions about electronic records that are not answered, feel free to communicate with us using any of the following methods of contact:

Call us at: (800) 848-1088 or  
Write to us at: Westamerica Bank  
P.O. Box 1200  
Suisun City, CA 94585

### **What records will you provide to me electronically?**

We offer online electronic statements (also called “eStatements”) for certain deposit accounts, allowing you to replace your mailed (paper) statement with an electronic version that you can view on our website, save to your computer and/or print at your convenience. Any legal notices or disclosures that normally accompany your mailed statement or that we would otherwise deliver to you by mail concerning your account may be delivered to you electronically. Other communications with respect to your accounts or banking relationship with us may also be sent electronically. We may modify, or delete any feature of eStatements at our sole discretion.

If you consent, you will receive your account statements and related mailings as electronic records instead of in paper form. If you consent, you are also agreeing that you will no longer receive checks you have written. You will be able to view and print electronic images and pages of images of your checks on our website. You can, of course, contact us for paper copies of any checks you have written, but certain fees may apply to these paper copies; see our current Schedule of Fees and Charges.

### **What will my electronic statement look like, and will it include my checks?**

Your electronic statement will look very similar to a paper statement, but it comes with additional benefits to help you to protect your private information. For example, electronic statements will be stored by us on a secure server.

### **Important enrollment information:**

To access the online statement for your deposit account, you must enroll that account in the online statement service. For deposit accounts with multiple owners, only one account owner needs to enroll the account for online statements. If you enroll to receive electronic statements we will send you an e-mail every statement cycle to let you know that your current statement is ready for you to view online. This reminder notice can be turned off at your discretion.

After you enroll, there will be a gap in time before your statements and check images are provided electronically. If you currently do not receive cleared checks enclosed with your paper statement, your next statement will be provided electronically. If you currently receive cleared checks enclosed with your paper statement, you will receive a paper statement for the current statement period; then, beginning with the subsequent statement period, your statement will be provided electronically. Thereafter, each month’s statements and any checks will be available for you to view online. Your statements and checks will accumulate online up to a period of 24 months of history, and will be available for your viewing. There will be no change to your monthly service charge associated with your enrollment for electronic statements.

### **If I open additional deposit accounts, will records with respect to those accounts also be available electronically?**

Yes, they will. If you are a StarConnect Plus or Onsite Banker Plus customer, any accounts you add to your StarConnect Plus or Banker Plus log-in will receive electronic rather than paper records. If you are not a

StarConnect Plus or Onsite Banker Plus customer you will have to request the Bank to make this account available electronically, either at new account opening or later. Your consent to these terms and conditions indicating your consent to receive electronic records will apply to these additional accounts that are added later by you.

**Can I get a copy of the records in non-electronic form if a special need arises?**

Yes, you can. If you request one, we can prepare a paper-based version of any of the electronic records you receive, for up to 7 years after the date it was created. If you want us to prepare a paper-based copy, you can request it by contacting us using one of the contact methods indicated above. Please refer to our current Schedule of Fees and Charges for information about any fees associated with paper copies/records.

**If I consent to electronic records now, and change my mind, what can I do and what are the consequences?**

You have the right to withdraw your consent to receive electronic disclosures and communications at any time. Withdrawal of your consent will terminate your electronic statement and resume paper statement delivery, including free Check Safekeeping. You will be able to view eStatements for 90 days after withdrawing your consent.

**Are there any hardware or software requirements for me to access or retain the electronic records?**

Yes, there are. To receive and review disclosures electronically, and to view, download, and print eStatements, you will need a computer and a working connection to the internet. You will need Microsoft Internet Explorer 5.0 or higher, Netscape 6.1 or higher, or any version of Mozilla, and Adobe Acrobat Reader version 5.0 or higher.

If we materially change the minimum hardware or software requirements needed to access or retain electronic records, before the change takes effect, we will inform you what new hardware or software elements are required.

**Security of data transmission and storage:**

You agree and understand that:

- You assume all risk if any information you download and/or store in your computer, laptop and/or wireless device (i.e. Blackberry, I-Phone, PDA etc.) is accessed by unauthorized third parties/persons.
- If you send the information in a manner that is not secure, or download the information to your own computer, we are no longer responsible for the security and confidentiality of that information, and that the responsibility is now yours.

**Security for your account:**

**You must use a login ID and unique password, and/or such other security and authentication techniques** as we may require from time to time, to access your statement and view any checks you may have written. You are responsible for keeping your login ID and password confidential, and for ensuring that you have signed off from the eStatements website when your session is complete to prevent unauthorized persons from viewing your information.

**You agree that you will be the only user of your login ID and password, and that you will not transfer or disclose any of this information to any other person.**

For security purposes, it is recommended that you memorize the password and do not write it down. You are responsible for keeping your password confidential. We recommend that you not use family and/or pets names, dates or other personal information. If you believe that your password may have been lost or stolen, or that someone has viewed, or downloaded your electronic information without your permission, you must promptly notify Westamerica Bank Customer Service at (800) 848-1088, 24 hours a day seven days a week, or you visit us at any branch or you can write to us at Westamerica Bank, P.O. Box 1200, Suisun City, CA. 94585.

StarConnect Plus and Onsite Banker Plus customers can change their password themselves on these sites. Other customers must call Customer Service at (800) 848-1088 to have their passwords reset.

**Electronic delivery and communications:**

Unless otherwise required by applicable law, if we are required to provide you with information in writing we may, at our option, provide the information:

- To your e-mail address

- To the extent permitted by law, as a posting the information on our website, for which we send you a notice to your e-mail address telling you that the information has been posted and providing instructions on how to view it. You agree that we may satisfy our obligation to provide you with an annual copy of our Privacy Policy by keeping it available for review on our website.

You agree that we may from time to time make telephone calls and send e-mail messages to you in order for us to:

- Service your account;
- Collect any amounts you may owe; or
- Discuss our relationship, products and services with you.

Notwithstanding the provisions of this Consent Agreement, we reserve the right in our sole discretion at any time to provide statements and other communications to you in paper form.

#### **How will the electronic records be provided to me?**

The electronic records will commence after you give your consent. Customers who are not StarConnect Plus or Onsite Banker Plus customers will have to also fill out the enrollment form which follows. There will be no change to the monthly cut-off date for your statements. You will receive an e-mail notification that your account statement or other record is available for viewing. To view your electronic statement, you will log on in one of two ways, depending on whether you are a StarConnect Plus or Onsite Banker Plus Internet Banking customer, or not.

- If you are a StarConnect Plus or Onsite Banker Plus Internet Banking customer, log on in your usual way, and then click on eStatements.
- If you are NOT a StarConnect Plus or Onsite Banker Plus Internet Banking customer, go to [www.westamerica.com](http://www.westamerica.com), then under Log Into Your Account, choose eStatements from the drop-down list.

#### **Are there other special requirements for electronic records?**

You will be asked for your current e-mail address if you consent to receiving electronic records. You agree that you will notify us promptly in the event of a change to your physical address or e-mail address. To update your e-mail address if you are a StarConnect Plus customer, log into StarConnect Plus, click on the User Options link, then choose E-Mail Address. Onsite Banker Plus customers should log into Onsite Banker Plus, click on Administration, then choose Login Credentials. All other customers should log into eStatements, then click on the E-mail and Description link.

If you download or print any confidential materials, such as your transaction history, be sure that you store them in a secure environment, just as you would paper-based bank records.

#### **Termination of this Consent**

This Consent will be in effect as of the date you click on the “Continue” button below to accept the Consent. Unless otherwise required by applicable law, either you or we may terminate this Consent and/or your access to the related service, in whole or in part, at any time without notice. The termination of this Consent will not terminate your or our other respective rights and obligations with respect to your accounts with us.

If you do not access your account through this service for any six (6) month period, we may terminate your service.

Please click on the “Continue” button to indicate your consent to the above terms. By providing your consent, you also confirm that you are able to access this information in electronic form.

CONTINUE

DECLINE