



CHANGES TO FOREIGN CURRENCY CONVERSION AND CROSS-BORDER TRANSACTION FEES

The Currency Conversion section of the agreement related to your MasterCard branded debit card is amended to read as follows:

Currency Conversion and Cross-Border Transaction Fees

If you conduct a transaction with your Card in a currency other than US Dollars, MasterCard will convert the charge into a US Dollar amount. The MasterCard currency conversion procedure includes use of either:

- A government-mandated exchange rate, or
- A wholesale exchange rate selected by MasterCard.

The exchange rate MasterCard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

MasterCard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, MasterCard charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion.

As a result, we charge you a Currency Conversion fee of .2% and a Cross-Border Transaction fee of .9%. The Cross-Border Transaction Fee is charged on all Cross-Border transactions regardless of whether there is a currency conversion.

A cross-border transaction is a transaction that occurs at a card acceptance location in a different country from the country in which the card was issued. This means a cross-border transaction can occur even though the transaction is made when you are not in a foreign country. For example, a transaction made online with a foreign merchant is a cross-border transaction even though made while you are physically in the United States.

* Fees may be subject to state and local taxes, which vary by location.

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