

Deposit accounts are subject to the following charges for services in addition to applicable monthly maintenance fees. If your interest-bearing account is subject to any of the following fees, it could reduce your earnings.

Online Banking	Business Online Banking:		Fees Associated with Business Online Banking
	Business Online Banking Access		No Charge
	Business Bill Pay Transaction		Fees Associated with Bill Pay
	Monthly 25 Payments Allowance		No Charge
	Additional Transactions Over 25 Payments Allowance		\$0.50 Per Transaction
	Direct Deposit		Fees Associated with Direct Deposit
	Annual Renewal Fee		\$75.00
	Monthly Service Fee		\$10.00
		Per Transaction	\$0.50
	Other Online Banking Fees		Fees Associated with other Online Services
Web Connect for Quicken/QuickBooks	No Charge	Download up to 18 months of activity from Zions Bank Online Banking and import them into Quicken/Quickbooks. (Bill Pay through Quicken/QuickBooks is not available via Web Connect.)	
Direct Connect for Quicken/QuickBooks	\$12.95	Monthly. Quicken/QuickBooks imports transactions directly from Zions Bank Online Banking on your behalf. (Bill Payments and transfers can be done through Quicken/QuickBooks via Direct Connect.)	
Domestic Outgoing Online Wire	\$25.00	Each Wire	
Online Stop Payment	\$25.00	Each Request	
Overdraft Transaction	Insufficient Funds Fee	\$35.00	<ul style="list-style-type: none"> Per check, ACH, or wire transaction posted against insufficient funds, whether the bank pays or returns the transaction. Per multiple-use debit card transaction paid against insufficient funds. Per non-debit card withdrawal transaction paid against insufficient funds. A maximum of 10 fees will be charged per account per business day. No fees will be charged if the account is overdrawn \$5 or less after all transactions posted following the close of business (not applicable for Analyzed accounts).
	Continuing Overdraft Fee ("COF")*	\$30.00	Fee is charged if your account remains overdrawn more than \$5.00 for 7 consecutive calendar days. The fee will be charged for up to three consecutive 7-calendar day periods that your account is overdrawn by more than \$5.00. *Not applicable for Analyzed accounts.
	Overdraft Deposit Transfer Fee	\$10.00	A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.
	Loan Sweep Transfer Fee	\$10.00	A transfer fee will be charged per sweep to your linked deposit account.
	Interest Rate	18%	Annual interest rate on the overdraft balance of a charged-off account. See deposit account agreement for additional details.

Business Accounts Schedule of Fees

Effective March 17, 2021

ATM/VISA [®] Debit Card Services	Zions Bank Networks ATM Transaction ¹	No Charge	
	Non-Zions Bank Networks ATM Transaction ¹	\$2.50	Additional surcharges may be assessed by other ATM operators
	Non-Zions Bank Networks ATM Inquiry ¹	\$2.50	Each Inquiry
	ATM Mini Statement Fee	\$1.00	Each Statement
	International ATM/Debit Transaction	3% of US\$	% of Total transaction amount.
	VISA [®] Business Debit Card Limits		Signature, Cash Advance, and POS maximum daily limits are aggregate limits. Bank at its option may reduce, increase or restrict daily limits. Visa Business Debit Card Daily Spending Limits: Please refer to the Visa Business Debit Card Application for daily limit options.
	ATM	Varies	Daily withdrawal limit(s) vary based on business need
	POS	Varies	Daily withdrawal limit(s) vary based on business need
	Cash Advance	Varies	Daily withdrawal limit(s) vary based on business need
Cashier's Checks	Cashier's Checks	\$6.00	Each Check
	Counter Checks	\$1.00	Per Sheet
Stop Payments	Stop Payment Fee	\$25.00	Each Request (includes ACH, Checks, Cashier's Checks, Preauthorized Transfers and Preauthorized Debit Card payments)
Wire Transfers	Domestic Incoming	\$15.00	Each Wire
	Domestic Outgoing	\$27.00	Each Wire
	International Incoming	\$18.00	Each Wire
	International Outgoing	\$45.00	Each Wire
	Internal Book Transfer	\$8.00	Each Transfer
	Research Tracer	\$25.00	Per Wire Case
	Amendment	\$25.00	Per Wire Case
	Recall	\$25.00	Per Wire Case
Account Verification	Account Information Letter	\$10.00	Per Request
	Third Party Requested Account Verification	\$20.00	Per Request
	Account Balance Confirmation	\$20.00	Per Account
	Credit Rating	\$20.00	Per Request
	Account Re-Verification	\$10.00	Per Request
Collection / Draft Fee	Domestic (In/Out)	\$30.00	Other financial institutions' fees may apply.
	International (In/Out)	\$40.00	Other financial institutions' fees may apply.
Dormant Account Fee	Checking Accounts Inactive 1 year ²	\$5.00	Per Month
	Escheatment Fee	No Charge	
Foreign Items	Canadian Check Clearing Fee	\$3.00	Each (same day or next day credit)
	Foreign Draft (Issuance) Fee	\$25.00	Per Draft
	Foreign Currency Shipping Fee	\$25.00	Per Shipment

Legal Processing	Tax Garnishment or Levy	\$100.00	Per Request					
Returned Items	Deposited Item Return Fee	\$12.00	Per Item. Includes any check, draft, ACH credit or debit, or other form of payment to or debit against an account.					
	Special Handling of Returned Check	\$5.00	Each Check					
	Redeposit of Returned Item	\$5.00	Each Item					
Safe Deposit Box	Box sizes listed are not available at every branch location. Certain charges may change without prior notice. Contact branch for current information. Please review Safe Deposit agreement.							
	1" x 4"	\$15	3" x 11"	\$35	6" x 10"	\$65	11" x 10"	\$100
	1" x 5"	\$15	5" x 4"	\$35	6" x 11"	\$65	11" x 11"	\$100
	1" x 9"	\$15	5" x 5"	\$35	7" x 10"	\$85	12" x 12"	\$100
	2" x 4"	\$15	6" x 5"	\$35	8" x 10"	\$85	Large Vault 3	\$100
	2" x 5"	\$15	3" x 19"	\$35	9" x 9"	\$85	12" x 16"	\$140
	3" x 4"	\$20	5" x 19"	\$35	5" x 16"	\$85	16" x 11"	\$140
	3" x 5"	\$20	4" x 11"	\$45	6" x 16"	\$100	16" x 16"	\$140
	4" x 4"	\$20	4" x 9"	\$55	7" x 16"	\$100	10" x 16"	\$140
	4" x 5"	\$25	4" x 10"	\$55	9" x 10"	\$100	Large Vault 1	\$200
	5" x 3"	\$25	5" x 9"	\$55	10" x 9"	\$100	Large Vault 2	\$250
	2" x 9"	\$35	5" x 10"	\$55	10" x 10"	\$100	21" x 19"	\$265
	2" x 10"	\$35	5" x 11"	\$55	10" x 11"	\$100	38" x 21"	\$425
	3" x 10"	\$35	6" x 9"	\$55	10" x 12"	\$100		
		Box Key Fee (initial issuance)	\$25.00	Two keys are provided				
	Box Drilling Fees	\$250.00	Additional \$2 for each month that the contents have been stored in vault.					
	Box Late Payment Fees	\$5.00	Each month for the first 3 month. After 120 days of not paying the annual fees, a notice will be mailed informing customer that the box will be drilled and the items will be removed.					
Statement / Research Services	Check Copy	\$3.00	Per Copy					
	Check Images	By Request	Standard	No Charge				
			Commercial Half Size	\$5.00 Per Month				
			Commercial Large	\$7.00 Per Month				
Additional Statement Copy	\$5.00	Per Copy						
Research Time	\$20.00	Per Hour						
Additional Account Fees & Services	Check Cashing Fee - Non Customer	\$5.00	Per check if amount >\$50, no charge otherwise					
	Night Deposit Bag Processing	\$0.35	Per Bag					
	Coin Bag Deposited	\$5.00	Per Bag					
	Coin Purchase	\$0.11	Per Roll					
	Currency Purchase	\$0.11	Per \$100					
	Early Account Closure Fee	\$25.00	Per account if closed within 90 days of account opening					

¹ Zions Bank Networks ATM: ATMs owned by Zions Bank or other divisions of Zions Bancorporation, N.A.

² Accounts are considered dormant when there is no customer-initiated debit or credit activity to an account and the customer has not had contact or communicated with the bank for more than 365 days. Regular account fees may continue to apply, and regular account interest will be paid until such time as the account is closed. CD and IRA accounts are not assessed a dormant account fee.

Please see page 4 for upcoming change

Pricing Effective July 21, 2021

Online Banking

Domestic Outgoing Online Wire

\$27.00 Each Wire