

# ZIONS BANK® | Fresh Start Checking

This disclosure only summarizes the features of this account. For additional terms governing your account, please see the Deposit Account Agreement. Current copies of the Deposit Account Agreement are available at any branch or online at [www.zionsbank.com](http://www.zionsbank.com). Information current as of 03/17/2021.

Account Opening and Usage	
Minimum deposit needed to open account	<b>\$25</b>
Monthly Maintenance Fee	<b>\$7</b>
Paper Statement Service	<b>\$0</b> for statements printed and mailed. In addition, there is no charge for eStatements.
Earns Interest	No
Eligibility	If you have been denied an account due to a negative CheckSystems report, Zions Bank may at its discretion still allow you to open a Fresh Start Checking account. If you have an unsatisfactory ChexSystems record, you must stay in the Fresh Start Checking product for 12 months before you will be eligible to switch to another consumer deposit product. <b>If an overdraft occurs four (4) times, the account will be closed.</b>
Special Requirements	Customer is required to order duplicate checks for record keeping.

Overdraft Services	
Insufficient Funds (NSF) Fee	<b>\$35</b> <ul style="list-style-type: none"> <li>Per check, ACH, or wire transaction posted against insufficient funds, whether the bank pays or returns the transaction.</li> <li>Per ATM or one-time debit transaction paid against insufficient funds if you have opted-in to our Debit Card Overdraft Service.</li> <li>Per multiple-use debit card transaction paid against insufficient funds.</li> <li>Per non-debit card withdrawal transaction paid against insufficient funds.</li> </ul> <p>A maximum of five 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 post following the close of business.</p>
Continuing Overdraft Fee	We will charge you a <b>Continuing Overdraft Fee</b> of \$30 if your account remains overdrawn more than \$5.00 for 7 consecutive calendar days. The Continuing Overdraft Fee will be charged for up to three consecutive 7-calendar day periods that your account is overdrawn more than \$5.00.
Overdraft Protection	Overdraft Protection is not available for this account.

Account Features	
Convenience Services <sup>2</sup>	Direct Deposit Online Banking Online Bill Pay
ATM Benefits	<b>\$0</b> for transactions at ATMs owned by Zions Bank or other divisions of Zions Bancorporation, N.A. Zions Bank Fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. In addition, ATM operator fees may be assessed. <b>See the Personal Account Schedule of Fees for details.</b>

## How Deposits and Withdrawals Work

<p>Deposit Funds Availability</p> <p><i>(When funds deposited to your account are generally available)</i></p>	<p>Cash deposited: <b>Next business day</b></p> <p>Check deposited: <b>Next business day generally, unless a hold is placed</b></p> <p>Direct Deposit and Wire Transfer: <b>Same business day</b></p> <p>We may place a hold on funds you deposit in your account by check. If we do, a portion of the funds will generally be available to you the first business day after the day of deposit. Depending on the type of check you deposit, the remainder of the funds may not be available to you until the second day after the day of deposit or even later. We will generally tell you at the time you deposit a check if a portion of the funds from the check will not be available to you the business day after the day of deposit. We will also tell you when those funds will be available. <b>For determining the availability of funds deposited by check, every day is a business day, except Saturdays, Sundays, and federal holidays.</b> The end of a business day varies by banking center. See your <b>Deposit Account Agreement</b> for additional details.</p>
<p>Deposit and Withdrawal Posting Order</p>	<p>Transactions are generally posted each business day following the close of business in the following order:</p> <p><b>First:</b> Credit (deposit) transactions such as deposits by cash or check, ATM deposits, direct deposits, wire transfer deposits, and corrections to your account balance. Exceptions to this practice can include automated bank-generated credits, such as interest earned on your account; Real-Time Payments, which are processed as they are received; and certain service fees which post to your account immediately after the credit transaction to which the fees relate (for example, deposit correction fees or incoming wire transfer fees) are posted to the account.</p> <p><b>Second:</b> Debit (withdrawal) transactions received the same business day. We divide debit transactions into transaction-type groups and order transactions within each group chronologically (other than checks, which are sorted by serial number). We then post the transactions in sequence by group type and order. For group types and sequence, other exceptions and details, see your <b>Deposit Account Agreement</b>.</p>

## Additional Disclosures

<p>Amendments</p>	<p>These terms and your Deposit Account Agreement are subject to change. We will notify you of changes in advance as required by law. <b>See your Deposit Account Agreement for more information.</b></p>
<p>Dispute Resolution Agreement</p>	<p>Your Deposit Account Agreement contains a Jury Waiver and a Class Action waiver. Except for accounts opened with the Amegy Division, disputes are subject to binding Arbitration (a) if the Jury Waiver is not enforced, or (b) if you are a consumer and you request Arbitration. <b>See your Deposit Account Agreement for more information.</b></p>

1. **Convenience Services:** Some online and mobile banking features may not be extended to minors. Internet, mobile, and text messaging service provider rates and fees apply for the following services: Online Banking, Mobile Banking, Card Alerts, or Mobile Card Fraud Alerts. Additional Bill Pay fees apply for expedited delivery options. Transaction notifications are sent to your email account and/or mobile device by SMS text. Account must be enrolled in Online Banking to enroll and manage Card Alerts.