

Personal Accounts Schedule of Fees

Effective March 17, 2021

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	Online Access	No Charge		
	Online Access with Bill Pay	No Charge		
	Web Connect for Quicken/QuickBooks	No Charge		
	Direct Connect for Quicken/QuickBooks	No Charge		
	Mobile Banking	No Charge	Web browser and mobile app access, Message and data charges from service provider may apply.	
	Mobile Banking with Bill Pay	No Charge		
	eStatements & eNotices	No Charge	Receive electronic statements and notices. Must be enrolled in Online Banking	
	Domestic Outgoing Online Wire	\$25.00	Each Wire	
	Online Stop Payment	\$25.00	Each Request	
	Expedited Bill Payment	\$15.95	Per item	
	<b>Zelle®</b>		<b>Fees Associated with using Zelle®</b>	
	Send Money	No Charge		
Receive Money	No Charge			
Request Money	No Charge			

Overdraft Transactions	Insufficient Funds (NSF) Fee	\$35.00	<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 5 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.</p>
	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.
	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.
	Credit Line Transfer Fee	\$10.00	A transfer fee will be charged every time an advance over \$10 is made from your Overdraft Line of Credit Account.
	Interest Rate	18%	Annual interest rate on the overdraft balance of a charged-off account. See deposit account agreement for additional details.

ATM/VISA® Debit Card Services	Zions Bank Networks ATM Transaction <sup>1</sup>	No Charge		
	Non-Zions Bank Networks ATM Transaction <sup>1</sup>	\$2.50	Additional surcharges may be assessed by other ATM operators	
	Non-Zions Bank Networks ATM Inquiry <sup>1</sup>	\$2.50	Each Inquiry	
	ATM Mini Statement Fee	\$1.00	Each Statement	
	International ATM/Debit Transaction	3% of US\$	3% of total transaction amount in US dollars	
	<b>ATM/VISA® Debit Card Limits</b>		<b>Transaction Limits</b>	
	<b>ATM Card</b>			
	ATM (Customer Withdrawal)	\$500	Per 24-Hour Period. A maximum of \$300 may be withdrawn in a single transaction	
	POS	\$15,500	Per 24-Hour Period	
	Cash Advance	Not Available		
Signature Purchase	Not Available			

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		<b>VISA® Debit Card</b>		
ATM/VISA® Debit Card Services	ATM (Customer Withdrawal)	<b>\$500</b>	Per 24-Hour Period	
	POS	<b>\$15,500</b>	Per 24-Hour Period	
	Cash Advance	<b>\$15,500</b>	Per 24-Hour Period	
	Signature Purchase	<b>\$15,500</b>	Per 24-Hour Period	
Cashier's Checks	Cashier's Checks	<b>\$6.00</b>	Each Check	
	Counter Checks	<b>\$1.00</b>	Per Sheet	
Stop Payments	Stop Payment Fee	<b>\$25.00</b>	Each Request (includes ACH, Checks, Cashier's Checks, Preauthorized Transfers and Preauthorized Debit Card payments)	
Wire Transfers	Domestic Incoming	<b>\$15.00</b>	Each Wire	
	Domestic Outgoing	<b>\$27.00</b>	Each Wire	
	International Incoming	<b>\$18.00</b>	Each Wire	
	International Outgoing	<b>\$45.00</b>	Each Wire	
	Internal Book Transfer	<b>\$8.00</b>	Each Transfer	
	Research Tracer	<b>\$25.00</b>	Per Wire Case	
	Amendment	<b>\$25.00</b>	Per Wire Case	
	Recall	<b>\$25.00</b>	Per Wire Case	
Account Verification	Account Information Letter	<b>\$10.00</b>	Per Request	
	Third Party Requested Account Verification	<b>\$20.00</b>	Per Request	
	Account Balance Confirmation	<b>\$20.00</b>	Per Account	
	Credit Rating	<b>\$20.00</b>	Per Request	
	Account Re-Verification	<b>\$10.00</b>	Per Request	
Collection / Draft Fee	Domestic (In/Out)	<b>\$30.00</b>	Other financial institutions' fees may apply.	
	International (In/Out)	<b>\$40.00</b>	Other financial institutions' fees may apply.	
Dormant Account Fee	Checking Accounts Inactive 1 year <sup>2</sup>	<b>\$5.00</b>	Per Month	
	Escheatment Fee	<b>No Charge</b>		
Foreign Items	Canadian Check Clearing Fee	<b>\$3.00</b>	Each (same day or next day credit)	
	Foreign Draft (Issuance) Fee	<b>\$25.00</b>	Per Draft	
	Foreign Currency Shipping Fee	<b>\$25.00</b>	Per Shipment	
Legal Processing	Tax Garnishment or Levy	<b>\$100.00</b>	Per Request	
Returned Items	Deposited Item Return Fee	<b>\$12.00</b>	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	<b>\$5.00</b>	Each Check	
	Redeposit of Returned Item	<b>\$5.00</b>	Each Item	
Statement / Research Services	Check Copy	<b>\$3.00</b>	Per Copy	
	Check Images	<b>By Request</b>	Standard	No Charge
			Retail Half Size	\$3.00 Per Month
			Retail Large	\$5.00 Per Month
	Additional Statement Copy	<b>\$5.00</b>	Per Copy	
Research Time	<b>\$20.00</b>	Per Hour		

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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.

Safe Deposit Box

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 months. 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.

Additional Account Fees & Services

Check Cashing Fee - Non Customer	<b>\$5.00</b>	Per check if amount >\$50, no charge otherwise
Coin Bag Deposited	<b>\$5.00</b>	Per Bag
Early Account Closure Fee	<b>\$25.00</b>	Per account if closed within 90 days of account opening
IRA Trustee to Trustee Transfer	<b>\$25.00</b>	Each Transfer
Notary Fee - Utah	<b>\$5.00</b>	Per Stamp
Notary Fee - Idaho	<b>No Charge</b>	
<b>Check Reserve</b>	<b>Fees Associated with using Check Reserve Services</b>	
Credit Line Late Fee-Utah/Wyoming	<b>\$20.00</b>	Each Late Payment
Credit Line Late Fee-Idaho	<b>\$10/5%</b>	Greater of \$10 or 5% of Late Payment
Returned Payment	<b>\$20.00</b>	Each Returned Item

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

<sup>2</sup> 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**

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<b>Online Banking</b>	Domestic Outgoing Online Wire	<b>\$27.00</b> Each Wire
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