

# FOR THE NEXT LEVEL OF BENEFITS

## Zions Bank is for you.



### Introducing our new line-up of Zions Bank@Work offerings.

# \$250 CASH

When you open a new Advantage Checking account with direct deposit.

Advantage Checking account must be kept open for 6 months. Terms, conditions and restrictions apply. Direct Deposit must be setup within the first 30 days. Customer must have an incoming monthly direct deposit each month the Zions Bank Advantage Checking account is open. The cash bonus of \$250 will be posted to the Advantage Checking account within 4 to 6 weeks from the end of the 6-month promotion.<sup>1</sup>

# \$150 CASH BACK

Or **15,000** points on new AmaZing Rewards<sup>®</sup> or AmaZing Cash<sup>®</sup> credit card when you spend \$1,000 in the first 90 days.

Credit Cards are subject to credit approval. Terms, conditions and restrictions apply. To be eligible for the \$150 cash back or 15,000 rewards points, cardholders must have or open an Advantage Checking account and keep it open for a total of 6 months. Cardholder must spend \$1,000 in the first 90 days from opening date of an AmaZing Credit Card. Transactional items such as cash advances, balance transfers, returned merchandise, etc. do not qualify towards the \$1,000 spend amount. Points or Cash Back Bonus will post to your AmaZing Rewards points balance or Cash Back balance within 4 to 6 weeks from the end of the 90-day promotion.

Plus get a **0.25%** **LOAN DISCOUNT**

On consumer loans including: Personal, Auto, Boat, RV and Home Equity.

Subject to credit approval. Loan must have automatic payment from a Zions Bank Advantage Checking account. Terms, conditions and restrictions apply.

CHECK OUT EVEN MORE PRODUCTS AND OFFERINGS ON THE OTHER SIDE

Offers subject to change at any time.

# ZIONS BANK<sup>®</sup>

A division of Zions Bancorporation, N.A. Member FDIC. NMLS# 467014. Equal Housing Lender

Rev. 04/2019



## Please allow us to introduce our new Advantage Checking<sup>1</sup>

- ▶ **Online Banking:** Easily access your account information, transfer funds, pay bills, and reorder checks. You can even get email notifications when your checking account is running low. Online Banking and Bill Pay are free with all consumer accounts.
- ▶ **Mobile Banking:** You can easily manage your finances on the go with Zions Bank's free Mobile Banking service. It's easy-to-use, simple-to-download, and with quick and simple to view account balances, you can deposit checks, transfer funds, look up transactions, and find local branches and ATM locations wherever you are.<sup>2,3</sup>
- ▶ **Zelle®:** With *Zelle*, you can easily send and receive money to people you know and trust. It's a great way to easily pay your dog-walker, split the check, or pay back a friend. *Zelle* is available in Online and Mobile Banking.<sup>4</sup>
- ▶ **Bill Pay:** From your mortgage to your babysitter, you can pay anything or anyone online. Online setup is quick and simple, and before you know it, you'll be spending more time enjoying life and less time paying bills. And the best part, Bill Pay is included at no cost for all Zions Bank personal accounts.
- ▶ **Visa® Debit card:** Conveniently accepted at millions of merchants worldwide, the Zions Bank Visa® Debit Card can help make your life simpler, reduce the necessity for trips to the ATM, writing checks, and carrying loose cash. Plus, with Zions AmaZing Deals® watch the rewards and cash roll in.<sup>5</sup>
- ▶ **Checks:** No charge for "Zions Bank Exclusive" design checks and 45% discount on another check design and must be ordered through Zions Bank through branch, Online Banking or Customer Service.
- ▶ **Safe deposit box:** No fee on standard size (3 x 5) safe deposit box (where available) or \$10 discount towards any larger box (key deposit required on all boxes).<sup>6</sup>
- ▶ **ATMs:**
  - **Zions Bank ATMs:** No fees for transactions at ATMs owned by Zions Bank or other divisions of Zions Bancorporation, N.A.
  - **Non-Zions Bank ATMs:** One (1) fee waived per month for transactions at non-Zions Bancorporation, N.A. ATMs<sup>7,8</sup>
- ▶ **Overdraft Protection:** If you have opted for our Overdraft Deposit Transfer Service or Check Reserve Credit Line Transfer Service we will pay transactions that overdraw your account when there are available funds in your deposit account or credit line<sup>8,9</sup>
- ▶ **Advantage Checking Monthly Maintenance Fee:** \$0 monthly maintenance fee when you meet one of the following during the statement month, otherwise, \$5:
  - \$250 minimum direct deposit<sup>10</sup>
  - Keep your daily balance at \$500 or above

**ZIONS BANK**®

WE HAVEN'T FORGOTTEN  
WHO KEEPS US IN BUSINESS®

(1) Minimum deposit of \$50 needed to open account. (2) Mobile Banking is a free service from Zions Bank; however, message and data rates from your wireless provider may apply. Check with your service provider for details. (3) Subject to data coverage. (4) Must have a bank account in the U.S. to use *Zelle*. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with *Zelle*. Requests for payments and split payment requests must be sent to a U.S. mobile number that is already enrolled in *Zelle*. See your *Zelle* Payment Service Agreement for more details. Standard text and data rates from your mobile phone carrier may apply. Available services are subject to change without notice. *Zelle* is intended for sending money to family, friends and people you know and trust. It is recommended that you do not use *Zelle* to send money to people you don't know. Neither Zions Bank nor *Zelle* offer a protection program for any authorized purchase made with *Zelle*. *Zelle* and *Zelle* related marks are wholly owned by Early Warning Services, LLC. and are used herein under license. (5) Visa® is a registered trademark of Visa International Service Association. (6) Availability varies by branch. Cannot be used in conjunction with other safe deposit box discounts. (7) Zions Bank fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. In addition, ATM operator fees may be assessed. Foreign currency exchanges fees are not waived at international ATMs. (8) See the Personal Account Schedule of Fees for details. (9) Subject to credit approval, terms and conditions apply. (10) A direct deposit is an electronic credit to your account. Transfers from one account to another or deposits made at a banking center do not qualify as a direct deposit. All direct deposits made during the statement month are added together to determine the total direct deposit amount used to waive the monthly maintenance fee.