

# Business Accounts Schedule of Fees

Effective January 17, 2024

For non-analyzed business accounts unless otherwise disclosed in your account specific Terms and Conditions

Business 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.<sup>1</sup>

Deposit Verification Fees	Initial Verification - each account	\$20.00	
	Re-verification - each account	\$10.00	
	Verification Letter - per letter	\$10.00	
Visa® Debit and Money Card Fees	Debit Card Replacement Overnight Fee (Expedited Card Delivery)	\$25.00	Per request, 2-3 Business Days Fed-Ex Delivery
	Debit Card Replacement Same Day Fee (Expedited Card Delivery)	\$39.00	Per request, 1 Business Day Fed-Ex Delivery
	California Bank & Trust or Zions Bancorporation, N.A. ATM Transaction	No charge	
	ATM Balance Inquiry Fee	\$1.50 each	Fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A.
	ATM Transaction Fee	\$2.50 each	Fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A.
	ATM Mini Statement Fee	\$1 each	At available ATMs
	International ATM/Debit Transaction	3% of US\$	of Total transaction amount.
Foreign Clearing	<b>CANADIAN CHECK DEPOSIT (CASH LETTER)</b>		
	Canadian Check Clearing Fee	\$10/item	
	USD Check Clearing Fee	\$25/check	
	<b>FOREIGN COLLECTION CLEARING</b>		
	Foreign Collection Item	\$50/item	
Online Banking and Bill Pay	<b>BUSINESS ONLINE BANKING<sup>2</sup></b>		
	1-3 deposit accounts	No charge	(excludes loans and credit cards)
	Excessive Deposit Accounts over 3 accounts	\$5.00/account	(excludes loans and credit cards)
	Internal Transfers (between CB&T Accounts)	No charge	
	Images of cancelled checks	No charge	
	<b>Bill Pay Service Fee:</b>		
	1-20 bill payments	No charge	
	21+ bill payments	\$0.50 each	
	<b>BUSINESS ONLINE BANKING PLUS<sup>2</sup></b>		
	1-3 deposit accounts	No charge	(excludes loans and credit cards)
	Excessive Deposit Accounts over 3 accounts	\$5.00/account	(excludes loans and credit cards)
	Internal Transfers (between CB&T Accounts)	No charge	
	Images of cancelled checks	No charge	
	<b>Bill Pay Service Fee:</b>		
	1-20 bill payments	No charge	
	21+ bill payments	\$0.50 each	
<b>ACH-Employee Direct Deposit:</b>			
1-20 ACH Direct Deposits	No charge		
21+ ACH Direct Deposits	\$2 each		

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Online Banking and Bill Pay (cont.)	Mobile Banking	No charge	Web browser and mobile app access. Message and data charges from service provider may apply.
	eStatement & eNotices	No charge	Receive electronic statements and notices. Must be enrolled in Online Banking.
	Expedited Bill Payment (ACH)	\$11.95 each	
	Expedited Bill Payment (Check)	\$17.95 each	
	Web Connect for Quicken/QuickBooks	No charge	
	Direct Connect for Quicken/QuickBooks	\$9.95/month	
	<b>MOBILE DEPOSIT LIMITS</b>		
<b>Relationship Age</b>			
1 - 179 Days	\$7,500/day	\$15,000 Rolling 30 Days' Cumulative Deposit Limit	
Older than 180 Days	\$30,000/day	\$120,000 Rolling 30 Days' Cumulative Deposit Limit	
Exchange Services	Cashier's Check	\$10 each	
	Foreign Currency Delivery	\$17.50/delivery	
	Cashing U.S. Savings Bonds	No charge	
Business Account Transactions <sup>3</sup>	Over-limit Fee	\$0.45/transaction	Transactions above limit
	Over Cash Fee	\$0.20/\$100 cash	Cash deposited per \$100 above limit
Overdraft Services	Insufficient Funds Fee - Paid Items	\$29.00	<ul style="list-style-type: none"> <li>•Per check, ACH, or wire transaction that overdraws your account.</li> <li>•Per multiple-use debit card transaction that overdraws your account.</li> <li>•Per non-debit card transaction that overdraws your account.</li> </ul> <p>We will charge your account no more than 10 per-item NSF fees on any business day. We will not charge any per-item NSF fees if your account is overdrawn \$30 or less after all credit and debit transactions are posted to your account following the close of the business day (not applicable for Analyzed accounts).</p>
	Insufficient Funds Fee - Returned Items	\$0.00	For any transaction the bank returns or declines that will overdraw the account (not applicable for Analyzed accounts).
	Overdraft Deposit Transfer Fee	\$12 each	A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.
	Business AccessCredit Line Transfer Fee	\$15 Each	
	Returned Items	Deposited Item Return Fee	\$12 each
	Special Handling Return Checks	\$6 each	

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All sizes are approximate and may not be available at every office. Certain charges may change without prior notice. Box fees listed below are charged annually on the anniversary date of the box opening. Contact any branch for current information.

2.0" x 5.0" \$35	5.0" x 5.0" \$55	5.0" x 10.0" \$95	10.0" x 15.0" \$165	18.0" x 26.0" \$330
2.5" x 5.0" \$35	2.5" x 10.0" \$55	6.0" x 10.0" \$100	17.0" x 10.0" \$175	44.0" x 11.0" \$355
3.0" x 5.0" \$45	3.0" x 10.0" \$65	7.0" x 10.0" \$105	14.25" x 15.0" \$205	44.0" x 16.0" \$505
3.5" x 5.0" \$45	4.0" x 10.0" \$80	9.0" x 10.0" \$115	22.0" x 11.0" \$215	
4.0" x 5.0" \$50	3.875" x 10.875" \$85	9.25" x 10.0" \$125	15.0" x 20.0" \$280	
4.5" x 5.0" \$50	4.5" x 10.0" \$90	10.0" x 10.0" \$130	22.0" x 16.0" \$305	

### REPLACEMENT KEYS

First Key	\$10.00	
Both Keys	\$30.00	Force open box

Plus Locksmith Fee \$150.00  
 Payment of \$150 locksmith fee must be made at time appointment is made with locksmith to force box. Failure to keep appointment will result in forfeit of locksmith fees. Rescheduling an appointment will require an additional locksmith fee to be paid for that appointment. Appointment can be canceled without forfeiting fee or incurring new appointment fees by notifying branch two business days in advance of scheduled appointment.

Safe Deposit Box Late Payment Fee \$10/month  
 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.

Interim Statement Fee \$6 each

Additional Statement Fee \$7 each

Paper Statement Fee<sup>4</sup> \$3 each

Check Images<sup>5</sup> - By Request  
 No charge Business, 10/page, Front only  
 \$3/Month Business, 4/page, Front only  
 \$5/Month Business, 6/page, Front and Back

Research Fee \$30/hr. min<sup>6</sup> For research and reconciliation.

Research Copy Fee \$5/item Photocopy of check deposit, or other document.

Stop Payment Fee \$35/item  
 Includes Checks, Cashier's Checks, Preauthorized Transfers, Zelle® Payments, and Preauthorized Debit Card Payments.

### DOMESTIC

Incoming Wire \$15 each

Outgoing Wire \$35 each

Outgoing Wire-Branch \$35 each

Repetitive Outgoing Wire \$35 each

Standing Outgoing Wire \$35 each

### INTERNATIONAL

Incoming Wire \$15 each

Incoming wire, foreign currency (FX) \$14 each

Outgoing wire \$50 each

Outgoing wire, foreign currency (FX) \$40 each

Safe Deposit Box

Statements And Research

Stop Payments

Wire Transfers

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WIRE NOTIFICATION			
Wire Transfers (cont.)	Email or Fax Notification	\$5 each	
	Email and Fax notification	\$10 each	
	Wire Research Fee	\$25 each	
Night Deposit	Annual Night Deposit Fee	\$25.00	
Notary Services <sup>7</sup>	Fee Per Signature	\$15 each	
	Medallion Stamp (Customer only), per certificate	\$25 each	
Legal Fees	Legal Processing Fees	\$125/request <sup>6</sup> For processing levy, garnishment, or other legal services.	
Additional Account Fees And Services	Check Printing Fee	Varies with style of checks ordered	
	Counter Check Fee	\$1 each	
	Non-Customer Check Cashing Fee	\$8 each	Fee charged per check for amounts greater than \$100
	Early Closure Fee	\$20	Applies to deposit accounts closed within 6 months of opening. (Fee is not applicable to Time Accounts)
	Excessive Withdrawal fee-MMDA	\$15	Excess withdrawal after 6
	Excessive Withdrawal fee-Savings	\$5	Excess withdrawal after 6
Dormant Accounts	Dormant Fee	No Charge	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. Automatic or recurring transactions do not count as customer-initiated activity. 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.

1. See Deposit Account Agreement.

2. See Business Online Banking User Terms and Conditions Agreement and the Digital Banking Service Agreement for additional information.

3. Does not apply to Commercial Analyzed Accounts or Accounts on Account Analysis, or other specialty account types that are exempt from overage fees. Cash limits apply to deposits of coin and currency. Refer to Account Disclosure for account specific transaction limits.

4. See account specific terms and conditions to see if this fee is charged and how it may be waived.

5. Fees for check imaging apply whether or not the account has opted-out of paper statements.

6. In those cases where records must be ordered from a third-party processor or others who maintain custody of such records, California Bank & Trust reserves the right to pass on actual charges levied by any such third party, in addition to charges related to its own research.

7. Notary service can vary by branch location. California Bank & Trust customers receive a 50% discount on Signature fees (does not include Medallion Stamp). Notary services for California Bank & Trust loan documents are completed with no cost to the borrower(s). Please call your local branch to verify notary availability and to set up an appointment.