

# Personal Accounts Schedule of Fees

Effective March 20, 2024

<b>Account Verification</b>	Customer Requested Account Verification Letter	\$10.00	Per request.	
	Third Party Requested Account Verification	\$15.00	Per request.	
	Account Re-Verification	\$10.00	Per request.	
<b>ATM &amp; Visa Debit® Card Services</b>	Debit Card Replacement Fee	No Charge		
	Debit Card Replacement Overnight Card Fee (expedited card delivery)	\$25.00	Per request; 2-3 Business Day Fed-Ex Delivery.	
	Debit Card Replacement Same Day Card Fee (expedited card delivery)	\$39.00	Per request; 1 Business Day Fed-Ex Delivery.	
	<b>Withdrawal</b>			
	NB AZ ATM Transactions	No Charge	No fees for using a Zions Bancorporation, N.A. ATMs.	
	Non-NB AZ ATM Transaction	\$3.00	For using another banks ATM to complete any transaction. Fees from other bank may apply.	
	<b>Balance Inquiry</b>			
	NB AZ ATM Balance Inquiry	No Charge	No fees for using a Zions Bancorporation, N.A. ATMs.	
	Non-NB AZ ATM Balance Inquiry	\$2.00	Per inquiry.	
	<b>Mini Statement</b>			
	ATM Mini Statement	\$0.00	Per Mini Statement.	
	<b>International Transactions</b>			
	International ATM/Debit Transaction	3% of US \$	Per transaction.	
	<b>ATM/VISA® DEBIT CARD LIMITS<sup>1</sup></b>			
	<b>ATM CARD</b>		<b>VISA CLASSIC DEBIT CARD</b>	
ATM Withdrawal	\$1,000/day	ATM Withdrawal	\$1,000/day	
POS	\$500/day	POS	\$7,500/day	
Cash Advance	Not Available	Cash Advance	\$2,500/day	
Signature Purchase	Not Available	Signature Purchase	\$5,000/day	
Maximum Daily Limit	\$1,500/day	Maximum Daily Limit	\$8,500/day	
<b>PLATINUM VISA DEBIT CARD</b>				
ATM Withdrawal	\$1,000/day			
POS	\$15,000/day			
Cash Advance	\$5,000/day			
Signature Purchase	\$10,000/day			
Maximum Daily Limit	\$16,000/day			
<sup>1</sup> Signature, Cash Advance and POS Maximum Daily Limits are aggregate limits and may be reduced, increased or restricted at the Bank's discretion.				
<b>Cashier's Checks</b>	Customer	\$7.00	Per check.	
	Non-Customer	\$10.00	Per check.	
<b>Collection</b>	Domestic (In/Out)	\$25.00	Per collection item.	
	International (In/Out)	\$45.00	Per collection item.	
<b>Foreign Exchange</b>	Buy Currency from Customer	No Charge	Per transaction.	
	Buy Checks	\$30.00	Per transaction.	
	Sell Currency to Customer	\$25.00	Per transaction.	

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Legal Processing	Garnishment	\$100.00	Per garnishment.							
	Levy	\$100.00	Per levy.							
	Subpoena	\$100.00	Per subpoena.							
Check Services	Non-Client Check Cashing	\$8.00	Per business and/or personal "On-Us" check for \$100 or more.							
Online   Mobile Banking	Expedited Bill Payments	\$14.99	Per payment.							
	Mobile Banking	No Charge	Message and data charges from service provider may apply.							
	Mobile Banking with Bill Pay	No Charge								
	Online Access	No Charge								
	Online Access with Bill Pay	No Charge								
	Direct Connect (formerly PC Banking) Access	No Charge	Quicken, QuickBooks							
	Direct Connect (formerly PC Banking) Access with Bill Pay	\$4.95	Quicken, QuickBooks							
Overdraft Transactions	Insufficient Funds (NSF) 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 ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted-in to our Debit Card Overdraft Service.</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 five 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.</p>							
	Insufficient Funds (NSF) Fee - Returned Items	\$0.00	For any transaction the bank returns or declines that will overdraw the account.							
	Deficit Funds Transfer	\$10.00	A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.							
	Credit Reserve Line Transfer	\$10.00	A transfer fee will be charged each time an advance over \$10 is made from your Credit Reserve Line Account.							
Returned Items	Deposit Item Return Fee – Special Handling	Per Custom Quote.								
Safe Deposit Box	Box sizes listed may not be available at all locations. Contact branch for availability.									
	2x5	\$24.00	5x5	\$36.00	7x10	\$82.00	10x15	\$191.00	15x15	\$262.00
	2x10	\$39.00	4x10	\$60.00	8x10	\$98.00	10x20	\$245.00	15x24	\$343.00
	3x5	\$27.00	5x10	\$65.00	8x20	\$245.00	11x13	\$185.00	15x32	\$491.00
	3x10	\$44.00	5x16	\$120.00	9x10	\$109.00	12x12	\$125.00		
	4x5	\$33.00	6x10	\$76.00	10x10	\$125.00	15x10	\$191.00		

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Safe Deposit Box (cont.)	Box Drill Fee	\$150.00	Per drill.
	Box Re-Key Fee	\$150.00	Per re-key.
	Box Late Payment Fee	\$15.00	Applied every 30 days until drilled.
Statement Services	Check Copy	\$5.00	Per check.
	Check Images	By Request	Standard No Charge
			Retail Half Size \$3.00 per month
			Retail Large \$5.00 per month
	eStatements & eNotices	No Charge	Electronic delivery of statements and notices. Must be enrolled in Online Banking.
	Interim Statement	\$10.00	Per statement.
	Mailed Paper Statements	\$4.00	Per statement.
Research	\$5.00	Per item.	
	Statement Copy	\$5.00	Per statement.
Stop Payment	Stop Payment – Check or Debit	\$30.00	Per stop payment.
	Stop Payment – Cashier’s Check	\$40.00	Per stop payment.
Wire Transfers	Domestic Incoming	\$11.00	Per wire.
	Domestic Incoming with Email Notification	\$12.00	Per wire.
	Domestic Incoming with Fax Notification	\$14.00	Per wire.
	Domestic Incoming with Email & Fax Notification	\$16.00	Per wire.
	Domestic Outgoing	\$25.00	Per wire.
	Domestic Outgoing with Email Notification	\$26.00	Per wire.
	Domestic Outgoing with Fax Notification	\$28.00	Per wire.
	International Incoming	\$22.00	Per wire.
	International Outgoing	\$50.00	Per wire.
	Online Wire	\$15.00	Per wire.
Additional Account Fees and Services	Dormant Account	\$8.00	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.
	Fax/Scan	\$4.00 + \$0.50	Per page
	IRA Trustee to Trustee Transfer	\$35.00	Per Transfer.
	Excessive withdrawal fee-MMDA	\$10.00	excessive withdrawal after 6
	Excessive withdrawal fee-Savings	\$10.00	excessive withdrawal after 6