



# Business Accounts Schedule of Fees

*Effective November 15, 2023*

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

Account Verification	Account Re-Verification	\$10.00	Fee charged per verification.	
	Customer Requested Account Verification Letter	\$10.00	Fee charged per letter. Includes audit confirmations and reference letters.	
	Third Party Requested Account Verification	\$10.00	Fee charged per verification.	
ATM/Visa <sup>®</sup> Debit Card Services	ATM Mini Statement	\$1.00	Fee charged per statement.	
	International ATM/Debit Transaction (ATM Withdrawals and Debit Card Purchases)		3% of U.S. dollar amount of the transaction	
	Nevada State Bank or Zions Bancorporation, N.A. ATM Transaction	No Charge		
	Non Zions Bancorporation, N.A. ATM Inquiry	\$2.50	Fee charged per inquiry.	
	Non Zions Bancorporation, N.A. ATM Transaction	\$2.50	Fee charged per withdrawal conducted at an ATM not owned or operated by Zions Bancorporation, N.A. Other bank or ATM operator fees may also apply to any transaction conducted at an ATM not owned or operated by Zions Bancorporation, N.A.	
	<u>Card Delivery:</u>			
	Standard	No Charge		
	Expedited Shipping	\$25.00	This fee applies if you request "expedited delivery" (which requires the services of an outside delivery service provider). Fee charged per request.	
	Same Day Embossing with Expedited Shipping	\$39.00	This fee applies if you request to personally obtain an "emergency card" (which requires special production) at our bankcard center. Fee charged per request.	
	<u>Daily Limits for ATM and Visa Debit<sup>1</sup></u>			
	ATM Withdrawal	Daily withdrawal limit(s) vary based on business need.		
	Cash Advance	Daily spending limit(s) vary based on business need.		
	Point of Sale	Daily spending limit(s) vary based on business need.		
	Signature Purchase	Daily spending limit(s) vary based on business need.		
	Maximum Daily Limit	Varies based on business need.		
Cash Activity	<u>Cash activity fees apply to monthly aggregated cash deposited and less cash for business deposit account products:</u>			
	Cash Activity	Varies	Fee varies based on account. See account-specific disclosures for details.	
Cash Services	<u>For non-analyzed business accounts unless otherwise disclosed in your account-specific terms and conditions:</u>			
	Coin Deposited (Standard Bag)	\$5.00	Fee charged per bag.	
	Coin Order (Full Box)	\$4.00	Fee charged per box.	
	Coin Order (Roll)	\$0.15	Fee charged per roll.	
	Standard Currency Order <sup>2</sup>	\$0.30	Fee charged per \$100 ordered.	
	Discount Currency Order <sup>2</sup>	\$0.25	Discount applies to Business Preferred Checking and Community Checking account types only. Fee charged per \$100 ordered.	
Check Services	<u>Cashier's Check:</u>			
	Client	\$10.00	Fee charged per check.	
	Client Age 62+ Non-Client	\$2.00 Not Available	Fee charged per check.	
	Check Printing	Varies	Fee varies based on style of check ordered.	
	Counter Check	\$1.00	Fee charged per check.	
	Non-Client Check Cashing	\$8.00	Fee charged per check \$50.00 or more.	
Collections	Outgoing/Incoming Collection Domestic	\$30.00	Fee charged per collection.	
	Outgoing/Incoming Collection International	\$50.00	Fee charged per collection.	
Foreign Items	Canadian Item	\$2.50	Fee charged per item.	
	Foreign Currency Processing	\$25.00	Fee charged per order.	



# Business Accounts Schedule of Fees

*Effective November 15, 2023*

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

Legal Processing	Garnishment	\$100.00	Legal request for customer information. Fee charged per garnishment.
	Levy	\$100.00	Fee charged per levy.
	Subpoena	\$100.00	Fee charged per subpoena.
Online Banking	Direct Connect for Quicken/QuickBooks	\$4.95	Fee charged per month.
	Direct Connect for Quicken/QuickBooks with Bill Pay	\$9.95	Fee charged per month for up to 20 bill payments. Additional bill payments are \$0.50 each.
	eDocuments	No Charge	Receive electronic statements and notices. Must be enrolled in Online Banking.
	Employee Direct Deposit	\$20.00	Fee charged per month for up to 20 direct deposits. Additional direct deposits are \$0.20 each.
	<u>Expedited Payment (when using Bill Pay):</u>		
	Same Day ACH	\$10.95	Fee charged per ACH.
	Overnight Check	\$15.95	Fee charged per check.
	Mobile Banking	No Charge	Web browser and mobile app access. Message and data charges from service provider may apply.
	Mobile Banking with Check Deposit	No Charge	
	Online Banking	No Charge	No charge up to 350 aggregate account transactions per month. Additional transactions are \$0.20 each.
	Online Banking or Mobile Banking with Bill Pay	No Charge	No charge up to 20 bill payments per month. Additional bill payments are \$0.50 each.
	Web Connect for Quicken/QuickBooks	No Charge	
Overdraft Transactions	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	\$10.00	A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.
	Loan Sweep Transfer	\$5.00	Loan sweep transfers will incur a Credit Line Transfer fee which will be charged to the business checking account linked to the account. The fee only applies to the Loan Sweep service; fees are not charged for transfers initiated through online banking, by branch, or by telephone.
	Interest Rate	18%	Annual interest rate on the overdraft balance of a charged-off account. See deposit account agreement for additional details.
Returned Items	Deposited Item Return--Domestic	\$12.00	Fee charged per domestic deposited item that is returned--charged back.
	Deposited Item Return--Special Handling	\$2.00	Fee charged per deposited item that is returned and requires special handling. Fee is additional to fee for domestic or foreign deposited item return fee.
	Redeposit of Returned Item	\$5.00	Fee charged per returned item that is redeposited.



# Business Accounts Schedule of Fees

*Effective November 15, 2023*

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

<u>Box sizes listed are not available at all locations. Contact branch for availability</u>					
Safe Deposit Boxes	2x5 \$45.00	3x5 \$55.00	3x10 \$80.00	4.5x5 \$60.00	4x10 \$80.00
	5x5 \$65.00	5x10 \$100.00	7x10 \$105.00	10x10 \$165.00	10x21 \$315.00
	Safe Deposit Box Drill		\$200.00	Fee charged per drill.	
	Safe Deposit Key Deposit		\$50.00	Fee charged per box.	
	Late Payment		\$10.00	Fee charged every 30 days until box drilled.	
Statement Services	<u>Check Images (by request):</u>				
	10 per page (fronts only)	No Charge	Per statement cycle.		
	1 per page (fronts and backs)	\$15.00	Per statement cycle.		
	4 per page (fronts only)	\$15.00	Per statement cycle.		
	Combined Statements		No Charge		
	Interim Statement		\$3.00	Period-to-date activity statement copy. Fee charged per statement.	
	Paper Statements		\$2.50	Fee charged per statement cycle. See account-specific terms and conditions to see if this fee is charged and how it may be waived.	
	Research		\$30.00	Fee charged per hour.	
	Research Copy		\$2.50	Fee charged per copy.	
	Statement Hold		\$3.00	Fee charged per month that statements are on hold. New requests to hold statements at branch are no longer accepted.	
Stop Payments	Statement Reprint		\$5.00	Fee charged per statement copy.	
	Stop Payment		\$30.00	Fee charged per stop payment. Includes checks, cashier's checks, preauthorized transfers, and recurring debit card payments.	
Wire Services	Domestic/International Incoming		\$15.00	Fee charged per wire.	
	Branch Assisted Domestic Outgoing		\$30.00	Fee charged per wire performed at branch. Outgoing wires are available to Nevada State Bank clients only.	
	Online Banking Domestic Outgoing		\$25.00	Fee charged per wire processed via Online Banking.	
	International Outgoing		\$50.00	Fee charged per wire. Outgoing wires are available to Nevada State Bank clients only.	
	Incoming with Email or Fax Notification		\$20.00	Fee charged per wire.	
	<u>Wire Investigation:</u>				
	Amendment		\$25.00	Fee charged per amendment.	
	Recall		\$25.00	Fee charged per recall.	
Tracer		\$10.00	Fee charged per tracer.		
Incoming Return		\$25.00	Fee charged per return.		
Outgoing Return		\$25.00	Fee charged per return.		



# Business Accounts Schedule of Fees

*Effective November 15, 2023*

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

Additional Account Fees & Services	Account Closure	No Charge		
	<u>Business Document Ordering:</u>			
	Nevada Secretary of State Fee	\$2.00	Fee charged per page.	
	Nevada State Bank Service Fee	\$10.00	Fee charged per order.	
	Checkbook Balancing	\$20.00	Fee charged per hour.	
	Dormant Account	\$5.00	Fee charged per month to accounts inactive 365 days. 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.	
	<u>Early Closure</u>			No Charge
	Encoded Counter Deposit Ticket	\$1.00	Fee charged per deposit ticket encoded.	
	Medallion Stamp/Signature Guarantee	\$20.00	Fee charged per stamp/signature guarantee.	
	Money Service Business (MSB)	\$125.00	Monthly maintenance fee is charged per account utilized for MSB services.	
Night Deposit Bag	\$0.35	Fee charged per plastic disposable bag.		
Night Deposit Key	\$5.00	Fee charged per key.		
<u>Notary:</u>				
First Stamp	\$5.00	Fee charged per request and per document signer.		
Additional Stamp	\$2.50	Fee charged per additional stamp for each document signer.		
Overnight Shipping	\$25.00	Fee charged per request.		
Restricted/Court Blocked Account Set-Up	\$100.00	Fee charged per account set-up.		
Restricted Account Monthly Maintenance	\$15.00	Fee charged per month.		
Series LLC Set-Up	\$100.00	Fee charged per account set-up.		
Zipper Bag	\$5.00	Fee charged per bag.		

1. Signature Purchase, Cash Advance, and Point Of Sale Maximum Daily Limits are aggregate limits and may be reduced, increased, or restricted at the Bank's discretion.
2. Any cash withdrawal where cash is given to a client, made for business purposes.