



# Personal Accounts Schedule of Fees

Effective November 15, 2023

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® 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. Select checking accounts include waivers of Nevada State Bank ATM fees and/or rebates of charges from the use of non Zions Bancorporation, N.A. ATMs. International ATM transactions are not waived or rebated.	
	<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.	
	myPHOTocard® Customization	\$4.95	First customization is free for primary and secondary cardholder. Each additional card and/or customization is \$4.95 per card.	
<u>Daily Limits for ATM and Visa Debit <sup>1</sup></u>				
<sup>1</sup> 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.				
<u>ATM Card</u>		<u>Visa Debit Card</u>		
ATM Withdrawal	\$1,020.00	ATM Withdrawal	\$1,020.00	
Point of Sale	\$1,000.00	Point of Sale	\$5,000.00	
Maximum Daily	\$1,020.00	Cash Advance	\$2,500.00	
		Signature Purchase	\$5,000.00	
		Maximum Daily Limit	\$5,000.00	
<u>Visa Debit Card with Reddi Reserve</u>		<u>Private Bank Visa Debit Card</u>		
ATM Withdrawal	\$1,020.00	ATM Withdrawal	\$2,020.00	
Point of Sale	\$10,000.00	Point of Sale	\$15,000.00	
Cash Advance	\$5,000.00	Cash Advance	\$15,000.00	
Signature Purchase	\$10,000.00	Signature Purchase	\$15,000.00	
Maximum Daily Limit	\$10,000.00	Maximum Daily Limit	\$15,000.00	
Subject to credit approval		Available only to Nevada State Bank Private Bank customers		
Check Services	<u>Cashier's Check:</u>			
	Client	\$10.00	Fee charged per check.	
	Client Age 62+	\$2.00	Fee charged per check.	
	Non-Client	Not Available		
	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.	



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Foreign Items	Canadian Item	\$2.50	Fee charged per item.
	Foreign Currency Processing	\$25.00	Fee charged per order.
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	\$3.00	Fee charged per month.
	eDocuments	No Charge	Receive electronic statements and notices. Must be enrolled in Online Banking.
	<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 Bill Pay	No Charge	
	Mobile Banking with Check Deposit	No Charge	
	Online Banking	No Charge	
	Online Banking with Bill Pay	No Charge	
Overdraft Transactions	Web Connect for Quicken/QuickBooks	No Charge	
	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 5 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.
	Overdraft Deposit Transfer	\$10.00	A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.
Personal Reddi Reserve (subject to credit approval)	Interest Rate	18%	Annual interest rate on the overdraft balance of a charged-off account. See deposit account agreement for additional details.
	Credit Line Late Payment	\$20.00 or 5% (greater of)	Whichever amount is higher will be charged per late payment.
	Credit Line Transfer	\$10.00	A transfer fee will be charged each time an advance over \$10 is made from your Reddi Reserve account.
Returned Items	Returned Payment	\$6.00	Fee charged per payment returned.
	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.



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<b>Safe Deposit Boxes</b>	<u>Box sizes listed are not available at all locations. Contact branch for availability</u>				
	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 Fee			\$200.00 Fee charged per drill.	
	Safe Deposit Key Deposit Fee			\$50.00 Fee charged per box.	
	Late Payment			\$10.00 Fee charged every 30 days until box drilled.	
<b>Statement Services</b>	<u>Check Images (by request):</u>				
	12 per page (fronts only)		No Charge Per statement cycle.		
	1 per page (fronts and backs)		\$5.00 Per statement cycle.		
	6 per page (fronts and backs)		\$5.00 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.		
<b>Stop Payments</b>	Statement Hold		\$3.00 Fee charged per month that statements are on hold. New requests to hold statements at branch are no longer accepted.		
	Statement Reprint		\$5.00 Fee charged per statement copy.		
<b>Wire Services</b>	Stop Payment		\$30.00 Fee charged per stop payment. Includes checks, cashier's checks, preauthorized transfers, and recurring debit card payments.		
	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.			



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## Additional Account Fees & Services

Account Closure	No Charge	
Checkbook Balancing	\$20.00	Fee charged per hour.
Coin Deposited	\$5.00	Fee charged per bag.
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.
Early Closure	No Charge	
Encoded Counter Deposit Ticket	\$1.00	Fee charged per deposit ticket encoded.
IRA Trustee to Trustee Transfer	No Charge	
Medallion Stamp/Signature Guarantee	\$20.00	Fee charged per stamp/signature guarantee.
Night Deposit Bag	\$0.35	Fee charged per plastic disposable bag.
Night Deposit Key	\$5.00	Fee charged per key.
<b>Notary:</b>		
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.
Zipper Bag	\$5.00	Fee charged per bag.