

Business Accounts Schedule of Fees

Effective March 06, 2024

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.

Online Banking	Business Online Banking:		Fees Associated with Business Online Banking
	Business Online Banking Access		No Charge
	Business Bill Pay Transaction		Fees Associated with Bill Pay
	Monthly 25 Payments Allowance		No Charge
	Additional Transactions Over 25 Payments Allowance		\$0.50 Per Transaction
	Direct Deposit		Fees Associated with Direct Deposit
	Annual Renewal Fee		\$75.00
	Monthly Service Fee		\$10.00
	Per Transaction		\$0.50
	Other Online Banking Fees		Fees Associated with other Online Services
Web Connect for Quicken/QuickBooks	No Charge	Download up to 18 months of activity from Zions Bank Online Banking and import them into Quicken/QuickBooks. (Bill Pay through Quicken/QuickBooks is not available via Web Connect.)	
Direct Connect for Quicken/QuickBooks	\$12.95	Monthly. Quicken/QuickBooks imports transactions directly from Zions Bank Online Banking on your behalf. (Bill Payments and transfers can be done though Quicken/QuickBooks via Direct Connect.)	
Overdraft Transaction	Insufficient Funds Fee - Paid Items	\$29.00	<ul style="list-style-type: none"> •Per check, ACH, or wire transaction that overdraws your account. •Per multiple-use debit card transaction that overdraws your account. •Per non-debit card transaction that overdraws your account. <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	\$10.00	A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.
	Loan Sweep Transfer Fee	\$10.00	A transfer fee will be charged per sweep to your linked deposit account.
	Interest Rate	18%	Annual interest rate on the overdraft balance of a charged-off account. See deposit account agreement for additional details.
ATM/VISA® Debit Card Services	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
	Zions Bank Networks ATM Transaction ¹	No Charge	
	Non-Zions Bank Networks ATM Transaction ¹	\$2.50	Additional surcharges may be assessed by other ATM operators
	Non-Zions Bank Networks ATM Inquiry ¹	\$2.50	Each Inquiry
	ATM Mini Statement Fee	\$1.00	Each Statement
	International ATM/Debit Transaction	3% of US\$	% of Total transaction amount.
	VISA® Business Debit Card Limits		Signature, Cash Advance, and POS maximum daily limits are aggregate limits. Bank at its option may reduce, increase or restrict daily limits. Visa Business Debit Card Daily Spending Limits: Please refer to the Visa Business Debit Card Application for daily limit options.
	ATM	Varies	Daily withdrawal limit(s) vary based on business need
	POS	Varies	Daily withdrawal limit(s) vary based on business need
Cash Advance	Varies	Daily withdrawal limit(s) vary based on business need	

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Cashier's Checks	Cashier's Checks	\$6.00	Each Check
	Counter Checks	\$1.00	Per Sheet
Stop Payments	Stop Payment Fee	\$25.00	Each Request (includes ACH, Checks, Cashier's Checks, Preauthorized Transfers and Preauthorized Debit Card payments)
Wire Transfers	Domestic Incoming	\$15.00	Each Wire
	Domestic Outgoing	\$27.00	Each Wire
	International Incoming	\$18.00	Each Wire
	International Outgoing	\$45.00	Each Wire
	Internal Book Transfer	\$8.00	Each Transfer
	Research Tracer	\$25.00	Per Wire Case
	Amendment	\$25.00	Per Wire Case
	Recall	\$25.00	Per Wire Case
Account Verification	Account Information Letter	\$10.00	Per Request
	Third Party Requested Account Verification	\$20.00	Per Request
	Account Balance Confirmation	\$20.00	Per Account
	Credit Rating	\$20.00	Per Request
	Account Re-Verification	\$10.00	Per Request
Collection / Draft Fee	Domestic (In/Out)	\$30.00	Other financial institutions' fees may apply.
Dormant Account Fee	Checking Accounts Inactive 1 year ²	\$5.00	Per Month
	Escheatment Fee	No Charge	
Foreign Clearing	Canadian Check Deposit (Cash Letter)		Other financial institutions' fees may apply.
	Canadian Check Clearing Fee	\$10.00	Per Item
	USD Check Clearing Fee	\$25.00	Per Check
	Foreign Collection Clearing		Other financial institutions' fees may apply.
	Foreign Collection Item	\$50.00	Per Item
Legal Processing	Tax Garnishment or Levy	\$100.00	Per Request
Returned Items	Deposited Item Return Fee	\$12.00	Per Item. Includes any check, draft, ACH credit or debit, or other form of payment to or debit against an account.
	Special Handling of Returned Check	\$5.00	Each Check
	Redeposit of Returned Item	\$5.00	Each Item

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Box sizes listed are not available at every branch location. Certain charges may change without prior notice. Contact branch for current information. Please review Safe Deposit agreement.

Safe Deposit Box	1x4 \$15	2x10 \$35	5x9 \$55	7x16 \$100	16x11 \$140
	1x5 \$15	3x10 \$35	5x10 \$55	9x10 \$100	16x16 \$140
	1x9 \$15	3x11 \$35	5x11 \$55	10x9 \$100	10x16 \$140
	2x4 \$15	5x4 \$35	6x9 \$55	10x10 \$100	Large Vault 1 \$200
	2x5 \$15	5x5 \$35	6x10 \$65	10x11 \$100	Large Vault 2 \$250
	3x4 \$20	6x5 \$35	6x11 \$65	10x12 \$100	21x19 \$265
	3x5 \$20	3x19 \$35	7x10 \$85	11x10 \$100	38x21 \$425
	4x4 \$20	5x19 \$35	8x10 \$85	11x11 \$100	
	4x5 \$25	4x11 \$45	9x9 \$85	12x12 \$100	
	5x3 \$25	4x9 \$55	5x16 \$85	Large Vault 3 \$100	
	2x9 \$35	4x10 \$55	6x16 \$100	12x16 \$140	
		Box Key Fee (initial issuance)	\$25.00	Two keys are provided	
	Box Drilling Fees	\$250.00	Additional \$2 for each month that the contents have been stored in vault.		
	Box Late Payment Fees	\$5.00	Each month for the first 3 month. 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.		

Statement / Research Services	Check Copy	\$3.00	Per Copy	
	Check Images	By Request	Standard	No Charge
			Commercial Half Size	\$5.00 Per Month
			Commercial Large	\$7.00 Per Month
	Additional Statement Copy	\$5.00	Per Copy	
Research Time	\$20.00	Per Hour		

Additional Account Fees & Services	Check Cashing Fee - Non Customer	\$5.00	Per check if amount >\$50, no charge otherwise	
	Night Deposit Bag Processing	\$0.35	Per Bag	
	Coin Bag Deposited	\$5.00	Per Bag	
	Coin Purchase	\$0.11	Per Roll	
	Currency Purchase	\$0.11	Per \$100	
	Foreign Currency Shipping Fee	\$25.00	Per Shipment	
	Early Account Closure Fee	\$25.00	Per account if closed within 90 days of account opening	

¹ Zions Bank Networks ATM: ATMs owned by Zions Bank or other divisions of Zions Bancorporation, N.A.

² 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. 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.