

Business Accounts Schedule of Fees

Effective September 27, 2024

Account Verification	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.
ATM & Visa Debit® Card Services	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.
	Withdrawal		
	NB AZ ATM Transactions	No Charge	No fees for using 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.
	Balance Inquiry		
	NB AZ ATM Balance Inquiry	No Charge	No fees for using Zions Bancorporation, N.A. ATMs.
	Non-NB AZ ATM Balance Inquiry	\$2.00	Per inquiry.
	Mini Statement		
	ATM Mini Statement	\$0.00	Per Mini Statement.
	International Transactions		
	International ATM/Debit Transaction	3% of US \$	Per transaction.
Branch Cash Services	Branch Cash Services Fees apply to all business account types.		
	Coin Deposited (Standard Bag)	\$4.00	Per bag
	Coin Deposited (Mixed/Non-Standard Bag)	\$15.00	Per bag
	Coin Order	\$0.15 per roll	
	Currency Order	\$1.00 per \$1,000	
Cash Activity	Cash Activity fees apply to monthly aggregated cash deposited and less cash for non-analyzed business products.		
Cashier's Checks	Cash Deposited	\$0.25 per \$100 above limit.	
	Customer	\$7.00	Per check.
Collection	Non-Customer	\$10.00	Per check.
	Domestic (In/Out)	\$25.00	Per collection item.
Foreign Clearing	Canadian Check Deposit (Cash Letter)	Other financial institutions' fees may apply.	
	CAD Check Clearing Fee	\$10.00	Per Item
	USD Check Clearing Fee	\$25.00	Per Item
	Foreign Collection Clearing	Other financial institutions' fees may apply.	
Foreign Exchange	Foreign Collection Item	\$50.00	Per Item
	Buy Currency from Customer	No Charge	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.
	ACH Small Business Direct Deposit of Payroll	\$19.95	For up to 25 direct deposits, \$1 each after 25.
Online Mobile Banking	Mobile Banking	No Charge	Message and data charges from service provider may apply.
	Mobile Banking with Bill Pay	No Charge	
	Online Access - Bill Pay	No Charge	
	Online Access – Excess Transactions	\$0.25	After 250 transactions reported in calendar month, per online banking company ID.
	Direct Connect (formerly PC Banking) Access	\$4.95	Quicken, QuickBooks
	Direct Connect (formerly PC Banking) Access with Bill Pay	\$9.95	Quicken, QuickBooks
	Zelle - Instant Payment Daily Limit	\$5,000.00	See your Digital Banking Service Agreement for more details.
	Zelle - Instant Payment Rolling 30 Day Limit	\$15,000.00	See your Digital Banking Service Agreement for more details.
	Zelle - Standard Payment Daily Limit	\$2,000.00	See your Digital Banking Service Agreement for more details.
Overdraft Transactions	Zelle - Standard Payment Rolling 30 Day Limit	\$5,000.00	See your Digital Banking Service Agreement for more details.
	Overdraft 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. We will charge your account no more than 10 per-item Overdraft fees on any business day. We will not charge any per-item Overdraft 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).
	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.
	Business Access Loan Sweep Transfer Fee	\$10.00	Per sweep from Business Access Line of Credit to linked deposit account.
Returned Items	Business Reserve Line Transfer	\$10.00	Transfer fee will not be assessed if the Business Reserve transfer amount is \$10.00 or less. Subject to credit approval.
	Deposit Item Return Fee	\$12.00	Per transaction.
	Deposit Item Return Fee – Special Handling	Per Custom Quote.	

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		Box sizes listed may not be available at all locations. Contact branch for availability.										
Safe Deposit Box	2x5	\$22.00	4x5	\$33.00	5x16	\$120.00	8x20	\$245.00	10x20	\$245.00	15x15	\$262.00
	2x10	\$39.00	5x5	\$36.00	6x10	\$76.00	9x10	\$109.00	11x13	\$185.00	15x24	\$343.00
	3x5	\$27.00	4x10	\$60.00	7x10	\$82.00	10x10	\$125.00	12x12	\$125.00	15x32	\$491.00
	3x10	\$44.00	5x10	\$65.00	8x10	\$98.00	10x15	\$191.00	15x10	\$191.00		
					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.				
				Check Copy		\$5.00		Per check.				
Statement Services				Check Images		By Request		Standard		No Charge		
								Commercial Half Size		\$5 per month		
								Commercial Large		\$8 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		\$6.00		Per statement.			
				Research		\$5.00		Per item.				
				Statement Copy		\$5.00		Per statement.				
Stop Payments				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		\$12.00		Per wire; applies to analyzed business checking products.				
				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.				
				Wire Return, Recall or Amendment		\$25.00		Per wire.				
			Wire Tracer		\$10.00		Per wire.					



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Additional Account Fees and Services

Balance Based Fee (per \$100 of average ledger balance)	See Banker	Applies to analyzed business checking products.
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
Overdraft Interest Rate	Prime + 4%	Applies to analyzed business checking products.
Uncollected Funds Rate	Prime + 4%	Applies to analyzed business checking products.
Excessive withdrawal fee-MMDA	\$10.00	excessive withdrawal after 6
Excessive withdrawal fee-Savings	\$10.00	excessive withdrawal after 6