

Personal 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 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.													
	Balance Inquiry															
	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.													
	Mini Statement															
	ATM Mini Statement	\$0.00	Per Mini Statement.													
	International Transactions															
	International ATM/Debit Transaction	3% of US \$	Per transaction.													
	ATM/VISA® DEBIT CARD LIMITS¹															
	ATM CARD															
	ATM Withdrawal	\$1,000/day	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">VISA CLASSIC DEBIT CARD</th> </tr> </thead> <tbody> <tr> <td>ATM Withdrawal</td> <td>\$1,000/day</td> </tr> <tr> <td>POS</td> <td>\$7,500/day</td> </tr> <tr> <td>Cash Advance</td> <td>\$2,500/day</td> </tr> <tr> <td>Signature Purchase</td> <td>\$5,000/day</td> </tr> <tr> <td>Maximum Daily Limit</td> <td>\$8,500/day</td> </tr> </tbody> </table>		VISA CLASSIC DEBIT CARD		ATM Withdrawal	\$1,000/day	POS	\$7,500/day	Cash Advance	\$2,500/day	Signature Purchase	\$5,000/day	Maximum Daily Limit	\$8,500/day
	VISA CLASSIC DEBIT CARD															
	ATM Withdrawal	\$1,000/day														
	POS	\$7,500/day														
	Cash Advance	\$2,500/day														
Signature Purchase	\$5,000/day															
Maximum Daily Limit	\$8,500/day															
POS	\$500/day															
Cash Advance	Not Available															
Signature Purchase	Not Available															
Maximum Daily Limit	\$1,500/day															
PLATINUM VISA DEBIT CARD																
ATM Withdrawal	\$1,000/day	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>POS</td> <td>\$15,000/day</td> </tr> <tr> <td>Cash Advance</td> <td>\$5,000/day</td> </tr> <tr> <td>Signature Purchase</td> <td>\$10,000/day</td> </tr> <tr> <td>Maximum Daily Limit</td> <td>\$16,000/day</td> </tr> </tbody> </table>		POS	\$15,000/day	Cash Advance	\$5,000/day	Signature Purchase	\$10,000/day	Maximum Daily Limit	\$16,000/day					
POS	\$15,000/day															
Cash Advance	\$5,000/day															
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POS	\$15,000/day															
Cash Advance	\$5,000/day															
Signature Purchase	\$10,000/day															
Maximum Daily Limit	\$16,000/day															

¹ Signature, Cash Advance and POS Maximum Daily Limits are aggregate limits and may be reduced, increased or restricted at the Bank's discretion.

Cashier's Checks

Customer	\$7.00	Per check.
Non-Customer	\$10.00	Per check.

Collection

Domestic (In/Out)	\$25.00	Per collection item.
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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 Collection Item	\$50.00	Per Item



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Foreign Exchange	Buy Currency from Customer	No Charge	Per transaction.
	Sell Currency to Customer	\$25.00	Per transaction.
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
	Zelle - Instant Payment Daily Limit	\$2,000	See your Digital Banking Service Agreement for more details.
	Zelle - Instant Payment Rolling 30 Day Limit	\$5,000	See your Digital Banking Service Agreement for more details.
	Zelle - Standard Payment Daily Limit	\$1,500	See your Digital Banking Service Agreement for more details.
Zelle - Standard Payment Rolling 30 Day Limit	\$3,000	See your Digital Banking Service Agreement for more details.	
Overdraft Transactions	Overdraft Fee - Paid Items	\$29.00	<ul style="list-style-type: none"> •Per check, ACH, or wire transaction that overdraws your account. •Per ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted-in to our Debit Card Overdraft Service. •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 five 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.</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.
	Flex-Line Transfer	\$10.00	A transfer fee will be charged each time an advance over \$10 is made from your Flex-Line Account.



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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