

	iccourtes serie	edule of Fees		Effective	September 27, 202
Account	Customer Requested A	ccount Verification Letter	\$10.00	Per request.	
Verification	Third Party Reque	sted Account Verification	\$15.00	Per request.	
· cimeacion		Account Re-Verification	\$10.00	Per request.	
	Del	bit Card Replacement Fee	No Charge		
	· · · · · · · · · · · · · · · · · · ·	ment Overnight Card Fee	\$25.00	Per request; 2-3 Busine	ss Dav Fed-Ex Delivery
		(expedited card delivery) ement Same Day Card Fee	Ψ23.00		
	•	(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 Bar	ncorporation, N.A. ATMs.
	Non	-NB AZ ATM Transaction	\$3.00	For using another banks ATM transaction. Fees from other	•
		Balance Inquiry			
	NB	AZ ATM Balance Inquiry	No Charge	No fees for using a Zions Bar	ncorporation, N.A. ATMs.
	Non-NB	AZ ATM Balance Inquiry	\$2.00	Per inquiry.	
		Mini Statement			
		ATM Mini Statement	\$0.00	Per Mini Statement.	
	Ir	nternational Transactions			
	Internationa	al ATM/Debit Transaction	3% of US \$	Per transaction.	
		ATM	/VISA® DEBIT CARD LIMI	ITS <sup>1</sup>	
	ATM	CARD	-	VISA CLASSIC	DEBIT CARD
ATM	ATM Withdrawal	\$1,000/day		ATM Withdrawal	\$1,000/d
&	POS	\$500/day		POS	\$7,500/d
Visa Debit®	Cash Advance	Not Available	-	Cash Advance	\$2,500/d
ard Services	Signature Purchase	Not Available		Signature Purchase	\$5,000/d
	Maximum Daily Limit	\$1,500/day		Maximum Daily Limit	\$8,500/d
	PLATINUM VIS	SA DEBIT CARD			
	ATM Withdrawal	\$1,000/day			
	POS	\$15,000/day			
	Cash Advance	\$5,000/day			
	Signature Purchase	\$10,000/day			
	Maximum Daily Limit	\$16,000/day			
	<sup>1</sup> Signature, Cash Advance an	d POS Maximum Daily Limits are	e aggregate limits and may be	reduced, increased or restrict	ed at the Bank's discretion
Cashier's		Customer	\$7.00	Per check.	
Checks		Non-Customer	\$10.00	Per check.	
Collection		Domestic (In/Out)	\$25.00	Per collection item.	
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Foreign		<b>Canadian Check Deposit</b>	(Cash Letter)	Other financial institutions	fees may apply.
		CAD Check Clearing Fee	· · · · · · · · · · · · · · · · · · ·		fees may apply. Per Item
Foreign				\$10.00	

Foreign Collection Item

Per Item

\$50.00

Personal A	ccounts Schedule of Fees		Effective September 27, 2024
Foreign	Buy Currency from Customer	No Charge	Per transaction.
Exchange	Sell Currency to Customer	\$25.00	Per transaction.
Logal	Garnishment	\$100.00	Per garnishment.
Legal	Levy	\$100.00	Per levy.
Processing	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.
	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	
Online   Mobile	Direct Connect (formerly PC Banking) Access	No Charge	Quicken, QuickBooks
Banking	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
_	Zelle - Instant Payment Rolling 30 Day Limit	\$5,000	details. See your Digital Banking Service Agreement for more
-	Zelle - Standard Payment Daily Limit	\$1,500	details. See your Digital Banking Service Agreement for more
_	Zelle - Standard Payment Rolling 30 Day Limit	\$3,000	details. See your Digital Banking Service Agreement for more
Overdraft Transactions	Overdraft Fee - Paid Items	\$29.00	<ul> <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> <li>We will charge your account no more than five per-item Overdraft fees on any business day.</li> <li>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</li> </ul>
	Insufficient Funds (NSF) Fee - Returned Items  Overdraft Deposit Transfer  Flex-Line Transfer	\$0.00 \$10.00 \$10.00	your account following the close of the business day.  For any transaction the bank returns or declines that will overdraw the account.  A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.  A transfer fee will be charged each time an advance over \$10 is made from your Flex-Line Account.

Personal A	Accounts Sch	edule of Fees	5		Effec	tive September 27, 2024	
Returned							
Items	Deposit Item Re	eturn Fee – Special Handli	ng F	er Custom Quote.			
	Box sizes listed may not be available at all locations. Contact branch for availability.						
	2x5 \$22.00	5x5 \$36.00	7x10	\$82.00	10x15 \$191.00	15x15 \$262.00	
Safe Deposit Box	2x10 \$39.00	4x10 \$60.00	8x10	\$98.00	10x20 \$245.00	15x24 \$343.00	
	3x5 \$27.00	5x10 \$65.00	8x20	\$245.00	11x13 \$185.00	15x32 \$491.00	
	3x10 \$44.00	5x16 \$120.00	9x10	\$109.00	12x12 \$125.00		
	4x5 \$33.00	6x10 \$76.00	10x10	\$125.00	15x10 \$191.00		
		Box Drill Fee \$150.00 Per drill.					
	Box Re-Key Fee \$150.00 Per re-key.			Per re-key.	_		
		Box Late Payment Fo	ee	\$15.00	Applied every 30 da	ays until drilled.	
		Check Co	ру	\$5.00	Per check.		
			By Request	Standard	No Charge		
	Check Images			Retail Half Size	\$3 Month		
Statement Services				Retail Large	\$5 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			\$4.00	Per statement.		
	Research			\$5.00	Per item.		
	Statement Copy			\$5.00	Per statement.		
Stop Payment	Stop Payment – Check or Debit			\$30.00	Per stop payment.		
	Stop Payment – Cashier's Check			\$40.00	Per stop payment.		
Wire Transfers		Domestic Incomi	ng	\$11.00	Per wire.		
	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 Ou	tgoing with Fax Notification	on	\$28.00	Per wire.		
	International Incoming			\$22.00	Per wire.		
		International Outgoi	ng	\$50.00	Per wire.		
		Online Wi	ire	\$15.00	Per wire.		

Personal Accou	ints Schedule of Fees		Effective September 27, 2024
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