

# ZIONS BANK®

## Interest and Service Fees

### Gold Account

Minimum opening deposit is \$100.

Minimum Balance	Maintenance Fee
\$0 to \$799.99	\$10 per month
\$800 and above	No fee

### Gold Interest Checking Account

Minimum opening deposit is \$100.

Minimum Balance	Maintenance Fee
\$0 to \$1,499.99	\$10 per month
\$1,500 and above	No fee

Interest is compounded daily and credited monthly at the interest rate and APY disclosed on the confirmation screen ([print confirmation screen](#)).

### Gold Checking Plus Account

Minimum opening deposit is \$100. Minimum combined<sup>7</sup> balance of \$25,000 required to avoid monthly maintenance fee of \$25.

Interest is compounded daily and credited monthly at the interest rate and APY disclosed on the confirmation screen ([print confirmation screen](#)).

### Regular Checking Account

Minimum opening deposit is \$100.

Minimum Balance	Maintenance Fee
\$0 to \$299.99	\$7 per month
\$300 and above	No fee

### Free Interest Checking Account

Minimum opening deposit is \$100<sup>1</sup> with no minimum balance requirement and no monthly maintenance fee. Direct deposit from employer or government entity required. Check safekeeping is required. Overdraft protection is not available for this account.

Interest is compounded daily and credited monthly.

### High Yield Checking Account

Minimum opening deposit is \$100 with no monthly maintenance fee and unlimited check writing. Branch employee assistance fee is \$3. Mailing fee for requested deposit receipt is \$2. Fee for mailed official check is \$15.

Interest is calculated on a simple daily basis at the interest rate and APY disclosed on the confirmation screen ([print confirmation screen](#)). Interest is compounded and credited when the monthly statement is issued.

### Free Checking Account

Minimum opening deposit is \$100<sup>1</sup> with no minimum balance requirement and no monthly maintenance fee. Check safekeeping is required. Overdraft protection is not available for this account.

### Non-personal Interest Checking Account

*Note: By law, this account is available only to Sole Proprietorships, fiduciary relationships with a qualifying beneficiary, pension/retirement accounts and non-profit organizations.*

Minimum opening deposit is \$100.

Minimum Balance	Maintenance Fee
\$0 to \$999.99	\$8 per month
\$1,000 and above	No fee

Interest is compounded daily and credited monthly at the interest rate and APY disclosed on the confirmation screen ([print confirmation screen](#)).

### Codegreen Student Checking Account<sup>9</sup>

Minimum opening deposit is \$100<sup>1</sup> with no minimum balance requirement and no monthly maintenance fee. Check safekeeping is required. For students under age 18, a parent or legal guardian must be a joint signer.

### Statement Savings Account, or Personal Gold Statement Savings Account<sup>3</sup>

Minimum opening deposit is \$50<sup>1</sup>. Three free teller withdrawals allowed per monthly statement cycle. Each teller withdrawal in excess of three will be charged an Excessive Transaction fee of \$2 each. See "Savings Account Restricted Transactions" at the end of this brochure.

Minimum Balance	Maintenance Fee
\$0 to \$199.99	\$3 per month <sup>1</sup>
\$200 and above	No fee

Interest is compounded daily and credited quarterly at the interest rate and APY disclosed on the confirmation screen ([print confirmation screen](#)).

### Teengreen Savings Account<sup>9</sup>

This account is available to individuals under 20 years of age. During, or anytime after the year of the account holder's 26<sup>th</sup> birthday, the account will revert to a Personal Statement Savings Account. An adult signer is required on this account if the primary signer is under the age of 18.

There is no minimum opening deposit and no monthly maintenance fee. Balances less than \$2,000 will earn a higher interest rate than the balance portion \$2,000 and over. Three free teller withdrawals allowed per monthly statement cycle. Each teller withdrawal in excess of three will be charged an Excessive Transaction fee of \$2. See "Savings Account Restricted Transactions" in this brochure.

Interest is compounded daily and credited quarterly at the interest rate and APY disclosed on the confirmation screen ([print confirmation screen](#)).

### Internet Money Market Account

Minimum opening deposit is \$100. Three free telephone transfers allowed per monthly statement cycle. Each withdrawal or transfer in excess of the number allowed will be assessed a \$15 Excessive Transaction Fee. See "Savings Account Restricted Transactions" at the end of this brochure. Branch employee assistance fee is \$3. Mailing fee for requested deposit receipt is \$2.

Interest is compounded daily and credited monthly at the interest rate and APY disclosed on the confirmation screen ([print confirmation screen](#)).

### Personal Money Market Account, Personal Gold Money Market Account<sup>3</sup>, or Personal Affinity Money Market Account

Minimum opening deposit is \$1,000. There is no minimum balance requirement or monthly maintenance fee. A limited number of checks are allowed from this account. See "Savings Account Restricted Transactions" at the end of this brochure. Each withdrawal or transfer in excess of the number allowed will be assessed a \$15 Excessive Transaction Fee.

Interest is compounded daily and credited monthly at the interest rate and APY disclosed on the confirmation screen ([print confirmation screen](#)).

### Gold Money Market Plus Account<sup>6</sup>

Minimum opening deposit is \$1,000. A limited number of checks are allowed from this account. See "Savings Account Restricted Transactions" at the end of this brochure. Each withdrawal or transfer in excess of the number allowed will be assessed a \$15 Excessive Transaction Fee.

Minimum Balance	Maintenance Fee
\$0 to \$24,999.99	\$20 per month
\$25,000 and above	No fee

Interest is compounded daily and credited monthly at the interest rate and APY disclosed on the confirmation screen ([print confirmation screen](#)).

### Codegreen Student Money Market Account<sup>9</sup>

This account is available to students 18 to 25 years of age. During, or anytime after the year of the account holder's 26<sup>th</sup> birthday, the account will revert to a Personal Money Market Account.

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There is no minimum opening deposit and no monthly maintenance fee. Balances less than \$2,000 will earn a higher interest rate than the balance portion \$2,000 and over. A limited number of checks are allowed from this account. See "Savings Account Restricted Transactions" at the end of this brochure. Each withdrawal or transfer in excess of the number allowed will be assessed a \$15 Excessive Transaction Fee.

Interest is compounded daily and credited monthly at the interest rate and APY disclosed on the confirmation screen ([print confirmation screen](#)).

### Personal Ultimate CD<sup>2</sup>

Minimum opening deposit is \$1,000. There is no minimum balance requirement or monthly maintenance fee. One withdrawal is permitted during the first five (5) business days of any calendar quarter. Each additional withdrawal or transfer (not counting an automatic quarterly interest transfer) will be assessed a \$50 Excessive Transaction fee in addition to an Early Withdrawal Fee equal to .5% of the amount withdrawn not to exceed total interest paid for the quarter. Interest earned on this account may be credited to the account or automatically transferred to another Zions account on the day after interest is paid.

Interest is compounded daily and credited quarterly at the interest rate and APY disclosed on the confirmation screen ([print confirmation screen](#)).

### Deseret Money Market Account

Minimum opening deposit is \$1,000. Three free telephone transfers allowed per monthly statement cycle. Each withdrawal or transfer in excess of the number allowed will be assessed a \$15 Excessive Transaction Fee. See "Savings Account Restricted Transactions" at the end of this brochure. Branch employee assistance fee is \$3. Mailing fee for requested deposit receipt is \$2.

Interest is compounded daily and credited monthly at the interest rate and APY disclosed on the confirmation screen ([print confirmation screen](#)).

### Personal Gold Ultimate CD<sup>2,3</sup>

Minimum opening deposit is \$1,000. There is no minimum balance requirement or monthly maintenance fee. One withdrawal is permitted during the first five (5) business days of any calendar quarter. Each additional withdrawal or transfer (not counting an automatic quarterly interest transfer) will be assessed a \$50 Excessive Transaction fee in addition to an Early Withdrawal Fee equal to .5% of the amount withdrawn not to exceed total interest paid for the quarter. Interest earned on this account may be credited to the account or automatically transferred to another Zions account on the day after interest is paid.

Interest is compounded daily and credited quarterly at the interest rate and APY disclosed on the confirmation screen ([print confirmation screen](#)).

### IRA Money Market Account

Minimum opening deposit is \$100. This requirement may be waived if regular deposits are to be made through payroll deduction or automatic transfers. The withdrawal limits described in the "Savings Account Restricted Transactions" section of this disclosure apply to this account in addition to any possible federal penalties that could be imposed due to IRS restrictions.

Interest is compounded and credited quarterly at the interest rate and APY disclosed on the confirmation screen ([print confirmation screen](#)).

### Gold MarketPlus IRA<sup>3</sup>

Minimum opening deposit is \$100. The withdrawal limits described in the "Savings Account Restricted Transactions" section of this disclosure apply to this account in addition to any possible federal penalties that could be imposed due to IRS restrictions. Accounts with a maximum annual IRA contribution will earn interest at the highest tier for 12 months after this "qualifying deposit" is made.

Interest is compounded daily and credited quarterly at the interest rate and APY disclosed on the confirmation screen ([print confirmation screen](#)).

### Ultimate Savings Account

Minimum opening deposit is \$5,000. Opening deposit must come from funds not currently held in deposit accounts at Zions Bank. There is no minimum balance requirement or monthly service fee. Three free teller withdrawals allowed per monthly statement cycle. Each teller withdrawal in excess of three will be charged an Excessive Transaction Fee of \$2. See "Savings Account Restricted Transactions" at the end of this brochure.

Interest rates are based on and will change with the prime rate and will not be less than the following index.

Balance	Interest Rate	APY
\$0 to \$4,999.99	Earns no interest	
\$5,000 and over (Prime minus 3.46%)	_____ % _____ %	

Interest is compounded daily and credited quarterly.

### Miscellaneous Fees

Deposited Item <sup>5</sup> returned	\$5 each
Special Handling of Returned Check	\$5 each
Insufficient Funds Fee (Student Ckg)	\$15 each
Insufficient Funds Fee (Free & Free Int. Ckg) – Item Rt	\$20 each
Insufficient Funds Fee (Free & Free Int. Ckg) – Item Pd	\$22 each
Insufficient Funds Fee (High Yield Ckg)	\$25 each
Insufficient Funds Fee-Item Rt	\$22 each
Insufficient Funds Fee-Item Pd	\$24 each
Overdraft Service Fee <sup>8</sup>	\$5 per day
Overdraft Service Fee (Student Chkng Acct, per annum)	18%
Cancelled Check Return Fee	\$3 per month
Research Fees	\$3 copy
Research Time	\$20 hour
Additional Statement Fee	\$2 each
Stop Payment	\$25 each
Domestic In Collection Fee	\$15 each
Out-of-State/Foreign Collection	\$25 each
Legal Processing Fee (Levy, Garnishment, etc)	\$75 each
Early Closure Fee (Closed within 90 days of opening)	\$10

### Wire Transfer Fees:

Incoming Domestic	\$10 each
Incoming Foreign	\$15 each
Outgoing Domestic	\$15 each
Outgoing Foreign	\$35 each

### ATM Fees:

ATM Mini Statement Fee	50¢ each
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Transactions at automated teller machines (ATM) not owned by the Reddi-Access Network will be charged a \$1.50 ATM Transaction Fee and balance inquiries will be charged a \$1 ATM Balance Inquiry Fee.

There may be an additional usage fee for transactions or balance inquiries charged by the ATM operator or by any network used.

### Dormant Account Fees:

Checking Accounts inactive one year	\$5 month
Savings Accounts inactive two years	\$5 month

### Check Reserve Fees:

Credit Line Transfer Fee	\$1 each
Credit Line Late Fee - Utah	\$20 each
Credit Line Late Fee - Idaho	\$10/5% <sup>4</sup>
Returned Payment	\$20

Check Printing Fees vary according to the type and style selected. Counter checks \$1/sheet.

### SAVINGS ACCOUNT RESTRICTED TRANSACTIONS

Federal regulations limit the number of transfers you may make from a savings or Money Market account. No more than six transfers can be made during each thirty (30)-day statement cycle by pre-authorized transfer, automatic transfer, or telephone transfer (including data transmission by computer or other electronic device). Of these six (6) transfers, no more than three (3) may be by check, draft, or debit card. By law, if the above limits are exceeded three (3) times in a twelve (12)-month period, the account will be changed to a different type of account. For purposes of the transaction limitation,

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we count Money Market checks as of the date we post them to your account, not as of the date you write them.

You may make an unlimited number of withdrawals from your account in person, by ATM, or by mail or messenger. Some account types may have fees for withdrawals that exceed the set number specified in this brochure.

### GENERAL INTEREST INFORMATION

Current interest rates and annual percentage yields can be obtained by calling Customer Service at one of the phone numbers listed below.

The term "Annual Percentage Yield" or "APY" means a percentage rate reflecting the total amount of interest paid on an account based on the interest rate, the frequency of compounding for a 365-day period, and the assumption that interest paid remains in the account. Fees and interest withdrawals will reduce earnings.

Zions Bank tracks a variety of indices in setting the interest rates for Gold Interest, Gold Checking Plus, Gold Money Market Plus, Internet Money Market and High Yield Checking Accounts. However, rates and APYs listed hereon are variable, are established by the Bank, and may change at any time unless noted otherwise.

Interest is calculated using the daily balance method. This method applies a daily periodic rate to the collected balance in the account each day. Interest that is credited monthly is credited on the date the statement is issued.

Interest accrual for deposited cash begins on the business day the cash is deposited. Interest accrual for deposited non-cash items begins not later than the business day on which the Bank receives credit for the deposited funds.

If the account is closed before interest is paid, any accrued interest will be forfeited.

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#### Customer Service Telephone Numbers:

Salt Lake area:	801-974-8800	Provo area:	801-375-9995
Logan area:	435-755-9995	St. George area:	435-674-9995
Ogden area:	801-393-9995	Idaho area:	888-646-3223
Other areas:	800-789-2265		

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<sup>1</sup> Waived for primary account owners under age 22.

<sup>2</sup> Ultimate CDs are a type of savings account and have no maturity date. Additional deposits can be made at any time. These products are not available under an IRA plan.

<sup>3</sup> Requires a Gold checking account. If the Gold checking account is closed, the interest rate on this product may be reduced to the non-gold interest rate.

<sup>4</sup> The greater of \$10 or 5% of the late amount.

<sup>5</sup> "Item" means and includes any check, draft, ACH credit or debit, or other form of payment to or debit against an account.

<sup>6</sup> Requires one of the Gold Checking products. If the Gold Checking account is closed, the interest rate on this product may be reduced to the Personal Money Market account rate.

<sup>7</sup> Combined balance as of the day prior to the Gold Checking Plus statement date in the following Zions Bank accounts: checking, savings, money market, ultimate CDs, certificates of deposit, IRAs and consumer loan and credit card outstanding balances (not past due).

<sup>8</sup> Beginning the 5<sup>th</sup> consecutive day.

<sup>9</sup> Client may have one Teengreen or Codegreen Student account only.