

# Business Accounts Schedule of Fees

Effective June 26, 2026

Deposit accounts are subject to the following charges for services in addition to applicable monthly service fees. If your interest-bearing account is subject to any of the following fees, it could reduce your earnings.

|                                  |                                                                                                   |                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----------------------------------|---------------------------------------------------------------------------------------------------|-----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Online Banking                   | <b>Business Online Banking:</b>                                                                   | <b>Fees Associated with Business Online Banking</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                  | Business Online Banking Access                                                                    | <b>No Charge</b>                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                  | <b>Business Bill Pay Transaction</b>                                                              | <b>Fees Associated with Bill Pay</b>                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                  | Monthly 25 Payments Allowance                                                                     | <b>No Charge</b>                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                  | Additional Transactions Over 25 Payments Allowance                                                | <b>\$0.50</b>                                       | Per Transaction                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                  | Expedited ACH                                                                                     | <b>\$13.00</b>                                      | Per Item                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                                  | Overnight Check                                                                                   | <b>\$20.00</b>                                      | Per Check                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                  | <b>Direct Deposit</b>                                                                             | <b>Fees Associated with Direct Deposit</b>          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                  | Annual Renewal Fee                                                                                | <b>\$75.00</b>                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                  | Monthly Service Fee                                                                               | <b>\$20.00</b>                                      | Up to 20 transactions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Online Banking Payments Package™ | Per Transaction                                                                                   | <b>\$0.50</b>                                       | For each transaction after 20 transactions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                  | <b>Other Online Banking Fees</b>                                                                  | <b>Fees Associated with other Online Services</b>   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                  | Web Connect for Quicken/QuickBooks                                                                | <b>No Charge</b>                                    | 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                                                             | <b>\$9.95</b>                                       | 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.)                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                                  | Direct Connect for Quicken/QuickBooks with Bill Pay                                               | <b>\$12.95</b>                                      | 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.)                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Online Banking Payments Package™ | <b>The fees outlined here apply to accounts enrolled in the Online Banking Payments Package™.</b> |                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                  | Payments Package™                                                                                 | <b>\$30.00</b>                                      | Per Month; Per Account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                                  | ACH Small Business Direct Deposit of Payroll                                                      | <b>No Charge</b>                                    | Per Month; Per Item                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                  | ACH Business to Business Payments                                                                 | <b>No Charge</b>                                    | Per Month; Per Item                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                  | Check Verify                                                                                      | <b>No Charge</b>                                    | Per Month; Per Item                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                  | Mobile Deposit Plus                                                                               | <b>No Charge</b>                                    | Per Month; Per Item                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                  | Online Wire Transfers Module                                                                      | <b>No Charge</b>                                    | Per Month; Per Account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                                  | Domestic Incoming Wire                                                                            | <b>No Charge</b>                                    | Per Wire                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                                  | International Incoming Wire                                                                       | <b>No Charge</b>                                    | Per Wire                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                                  | Online Domestic Outgoing Wire                                                                     | <b>\$20.00</b>                                      | Per Wire                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Overdraft Transaction            | Online International Outgoing Wire                                                                | <b>\$40.00</b>                                      | Per Wire                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                                  | Overdraft Fee - Paid Items                                                                        | <b>\$29.00</b>                                      | <ul style="list-style-type: none"> <li>•Per check, ACH, or wire transaction that overdraws your account.</li> <li>•Per multiple-use debit card transaction that overdraws your account.</li> <li>•Per non-debit card transaction that overdraws your account.</li> </ul> <p>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).</p> |
|                                  | Insufficient Funds Fee - Returned Items                                                           | <b>\$0.00</b>                                       | For any transaction the bank returns or declines that will overdraw the account (not applicable for Analyzed accounts).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                  | Overdraft Deposit Transfer Fee                                                                    | <b>\$10.00</b>                                      | A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                                  | Loan Sweep Transfer Fee                                                                           | <b>\$10.00</b>                                      | A transfer fee will be charged per sweep to your linked deposit account.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Overdraft Transaction            | Interest Rate                                                                                     | <b>18%</b>                                          | Annual interest rate on the overdraft balance of a charged-off account. See deposit account agreement for additional details.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

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|                                     |                                                                     |                   |                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-------------------------------------|---------------------------------------------------------------------|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ATM/VISA®<br>Debit Card<br>Services | Debit Card Replacement Overnight Card Fee (Expedited Card Delivery) | <b>\$25.00</b>    | Per request, 2-3 Business Day Fed-Ex Delivery                                                                                                                                                                                                                                                                                                                                                                                      |
|                                     | Debit Card Replacement Same Day Card Fee (Expedited Card Delivery)  | <b>\$39.00</b>    | Per request, 1 Business Day Fed-Ex Delivery                                                                                                                                                                                                                                                                                                                                                                                        |
|                                     | Zions Bank Networks ATM Transaction <sup>1</sup>                    | <b>No Charge</b>  |                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                                     | Non-Zions Bank Networks ATM Transaction <sup>1</sup>                | <b>\$2.50</b>     | Additional surcharges may be assessed by other ATM operators                                                                                                                                                                                                                                                                                                                                                                       |
|                                     | Non-Zions Bank Networks ATM Inquiry <sup>1</sup>                    | <b>\$2.50</b>     | Each Inquiry                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                                     | ATM Mini Statement                                                  | <b>No Charge</b>  | Per Mini Statement<br>This service may not be available at all ATMs.                                                                                                                                                                                                                                                                                                                                                               |
|                                     | International ATM/Debit Transaction                                 | <b>3% of US\$</b> | % 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.<br>Visa Business Debit Card Daily Spending Limits: Please refer to the Visa Business Debit Card Application for daily limit options.                                                                                                                                                 |
|                                     | ATM                                                                 | <b>Varies</b>     | Daily withdrawal limit(s) vary based on business need                                                                                                                                                                                                                                                                                                                                                                              |
|                                     | POS                                                                 | <b>Varies</b>     | Daily withdrawal limit(s) vary based on business need                                                                                                                                                                                                                                                                                                                                                                              |
|                                     | Cash Advance                                                        | <b>Varies</b>     | Daily withdrawal limit(s) vary based on business need                                                                                                                                                                                                                                                                                                                                                                              |
| Cashier's<br>Checks                 | Cashier's Checks   Customer                                         | <b>\$8.00</b>     | Per Check                                                                                                                                                                                                                                                                                                                                                                                                                          |
|                                     | Cashier's Checks   Non-Customer                                     | <b>\$8.00</b>     | Per Check<br>Non-Customers can exchange a check drawn on Zions Bank for a Cashier's Check.                                                                                                                                                                                                                                                                                                                                         |
| Stop<br>Payments                    | Online Stop Payment                                                 | <b>\$20.00</b>    | Each Request<br>Includes Checks and Bill Payment                                                                                                                                                                                                                                                                                                                                                                                   |
|                                     | Stop Payment                                                        | <b>\$30.00</b>    | Each Request<br>Includes ACH, Checks, Cashier's Checks, Preauthorized Transfers and Preauthorized Debit Card Payments                                                                                                                                                                                                                                                                                                              |
| Wire<br>Transfers                   | Domestic Incoming                                                   | <b>\$15.00</b>    | Per Wire                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                     | Domestic Outgoing                                                   | <b>\$27.00</b>    | Per Wire                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                     | International Incoming                                              | <b>\$18.00</b>    | Per Wire                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                     | International Outgoing                                              | <b>\$50.00</b>    | Per Wire                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                     | Internal Book Transfer                                              | <b>\$8.00</b>     | Each Transfer                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                     | Online Domestic Outgoing                                            | <b>\$20.00</b>    | Per Wire                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                     | Research Tracer                                                     | <b>\$25.00</b>    | Per Wire Case                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                     | Amendment                                                           | <b>\$25.00</b>    | Per Wire Case                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                     | Recall                                                              | <b>\$25.00</b>    | Per Wire Case                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Account<br>Verification             | Client Verification Letter                                          | <b>\$10.00</b>    | Per Letter                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                                     | Third Party Requested Account Verification                          | <b>\$25.00</b>    | Per Request                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Collection /<br>Draft Fee           | Domestic (In/Out)                                                   | <b>\$30.00</b>    | Other financial institutions' fees may apply.                                                                                                                                                                                                                                                                                                                                                                                      |
| Dormant<br>Accounts                 | Dormant Account                                                     | <b>\$0.00</b>     | 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 consecutive 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. |
| Foreign<br>Clearing                 | <b>Canadian Check Deposit (Cash Letter)</b>                         |                   | <b>Other financial institutions' fees may apply.</b>                                                                                                                                                                                                                                                                                                                                                                               |
|                                     | Canadian Check Clearing Fee                                         | <b>\$10.00</b>    | Per Item                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                     | USD Check Clearing Fee                                              | <b>\$25.00</b>    | Per Check                                                                                                                                                                                                                                                                                                                                                                                                                          |
|                                     | <b>Foreign Collection Clearing</b>                                  |                   | <b>Other financial institutions' fees may apply.</b>                                                                                                                                                                                                                                                                                                                                                                               |
|                                     | Foreign Collection Item                                             | <b>\$50.00</b>    | Per Item                                                                                                                                                                                                                                                                                                                                                                                                                           |

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|                               |                                                                                                                                                                                             |            |                                                                                                                                    |                                                                                                                                                                                        |                     |
|-------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| Legal Processing              | Legal Process                                                                                                                                                                               | \$100.00   | Per Order<br>Refer to the Deposit Account Agreement for details on Legal Process.                                                  |                                                                                                                                                                                        |                     |
| 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                                                                                                                          |                                                                                                                                                                                        |                     |
| Safe Deposit Box              | 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. |            |                                                                                                                                    |                                                                                                                                                                                        |                     |
|                               | 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                                                                                                                                                                       |            | \$10.00                                                                                                                            | 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                                                                                                                                                                       |                     |
|                               | Paper Statements                                                                                                                                                                            | \$3.00     | Fee charged per statement cycle. See account-specific terms and conditions to see if this fee is charged and how it may be waived. |                                                                                                                                                                                        |                     |
|                               | Additional Statement Copy                                                                                                                                                                   | \$5.00     | Per Copy                                                                                                                           |                                                                                                                                                                                        |                     |
|                               | Research Time                                                                                                                                                                               | \$30.00    | Per Hour                                                                                                                           |                                                                                                                                                                                        |                     |

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|------------------------------------------|-----------------------------------------|----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Additional<br>Account Fees<br>& Services | Check Cashing Fee - Non Customer        | <b>\$8.00</b>  | Per check if amount is \$100 or more.                                                                                                                                                                                                                                                                                  |
|                                          | Coin Bag Deposited                      | <b>\$5.00</b>  | Per Bag                                                                                                                                                                                                                                                                                                                |
|                                          | Coin Purchase                           | <b>\$0.11</b>  | Per Roll                                                                                                                                                                                                                                                                                                               |
|                                          | Currency Purchase                       | <b>\$0.11</b>  | Per \$100                                                                                                                                                                                                                                                                                                              |
|                                          | Excessive Withdrawal Fee - Savings      | <b>\$5.00</b>  | Fee charged per withdrawal in excess of six (6) per monthly statement cycle. However, no more than ten (10) excessive withdrawal transaction fees will be charged to your account per statement cycle. The excessive withdrawal fee may be waived for certain products. Please see your applicable account disclosure. |
|                                          | Excessive Withdrawal Fee - Money Market | <b>\$15.00</b> | Fee charged per withdrawal in excess of six (6) per monthly statement cycle. However, no more than ten (10) excessive withdrawal transaction fees will be charged to your account per statement cycle. The excessive withdrawal fee may be waived for certain products. Please see your applicable account disclosure. |
|                                          | Early Account Closure Fee               | <b>\$25.00</b> | Per account if closed within 90 days of account opening                                                                                                                                                                                                                                                                |
|                                          | Foreign Currency Shipping Fee           | <b>\$25.00</b> | Per Shipment                                                                                                                                                                                                                                                                                                           |
|                                          | Medallion Stamp                         | <b>\$25.00</b> | Per Stamp<br>Service is available for Zions customers.                                                                                                                                                                                                                                                                 |
|                                          | Night Deposit Bag Processing            | <b>\$0.35</b>  | Per Bag                                                                                                                                                                                                                                                                                                                |
|                                          | Non Customer Notary Fee - Utah          | <b>\$10.00</b> | Per Stamp                                                                                                                                                                                                                                                                                                              |
|                                          | Non Customer Notary Fee - Idaho         | <b>\$5.00</b>  | Per Stamp                                                                                                                                                                                                                                                                                                              |
|                                          | Temporary (Counter) Checks              | <b>\$2.00</b>  | Fee charged per sheet of 4                                                                                                                                                                                                                                                                                             |

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