IMPORTANT NOTICE REGARDING CHANGES TO YOUR
ZIONS BANK CHECK RESERVE ACCOUNT AGREEMENT

Dear Valued Client,

At Zions Bank, we're making significant investments in technologies that will allow us to provide you with some of the most advanced features and the best modern banking experience possible. We have been working to replace our foundational banking systems with what we believe is the most innovative technology platform in any large bank in America. The final phase of this systems modernization is the launch of a new technology platform for deposit accounts on July 14, 2024.

Following is important information regarding changes to your Check Reserve Account that will occur as we convert to our new system:

- Your Check Reserve Account will now be called "Flex-Line" and will have a standalone statement. You will continue to receive an electronic statement if you are currently enrolled for that feature.
- Your Check Reserve Account number (Flex-Line) will change as of July 14, 2024; however, your deposit account number will remain the same. Please note that you will need to provide the new Flex-Line account number to any third-party deposit accounts that are linked to this account. To locate your new 15-digit account number, simply refer to your Flex-Line payment coupon located at the bottom of page 1 of your monthly account statement or log in to your Digital Banking account after July 14, 2024.
- Your available credit line, outstanding balance, scheduled automatic payments from your Zions Bank checking account, and scheduled transfers from your Check Reserve Account to your connected checking account will convert automatically and will require no action on your part.
- You will now have the ability to transfer funds to enrolled eligible accounts through Digital Banking without a corresponding fee.
- The monthly payment due date is changing, and will now be 25 days after your statement closing date.
- Your automatic payments from other financial institutions will be impacted. To re-establish automatic payments from another institution and avoid disruption, contact your banker or visit your local branch to complete a new authorization form.
- On your first statement, the "Balance Subject to Interest Charge" represents the days in your statement after the account conversion date. Please call us at (888) 307-3411 to get an updated amount.

For complete information regarding these changes, including a summary of interest rate and fee changes and to view the new Flex-Line Agreement, visit zionsbank.com/modern-banking.

If you have questions regarding these changes, please contact your local banker or call us at (888) 307-3411.

Thank you for choosing to do business with Zions Bank.

Sincerely,

Zions Bank

Please Note: If your account is subject to a temporary hardship program, the program terms will apply to the account as previously disclosed to you. Protections afforded under the Servicemembers Civil Relief Act or Military Lending Act, if applicable, will continue to apply to the account for the period that you are entitled to such protections.

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