

# ZIONS BANK | Advantage Checking

This disclosure only summarizes the features of this account. For additional terms governing your account, please see the Deposit Account Agreement. Current copies of the Deposit Account Agreement are available at any branch or online at [www.zionsbank.com](http://www.zionsbank.com). Information current as of 03/17/2021.

Account Opening and Usage	
Minimum deposit needed to open account	\$50
Monthly Maintenance Fee	\$5
How to avoid the Monthly Maintenance Fee	<p>\$0 monthly maintenance fee when you meet <b>one</b> of the following during the statement month:</p> <ul style="list-style-type: none"> <li>\$250 minimum direct deposit<sup>1</sup> <b>OR</b></li> <li>Keep your daily balance at \$500 or above</li> </ul>
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	<p>\$3</p> <p>Waive this fee by opting out of paper statements through online banking. <b>There is no charge for eStatements.</b></p>
Earns Interest	No
Overdraft Services	
Insufficient Funds (NSF) Fee	<p>\$35</p> <ul style="list-style-type: none"> <li>Per check, ACH, or wire transaction posted against insufficient funds, whether the bank pays or returns the transaction.</li> <li>Per ATM or one-time debit transaction paid against insufficient funds if you have opted-in to our Debit Card Overdraft Service.</li> <li>Per multiple-use debit card transaction paid against insufficient funds.</li> <li>Per non-debit card withdrawal transaction paid against insufficient funds.</li> </ul> <p>A maximum of five fees will be charged per account per business day. No fees will be charged if the account is overdrawn \$5 or less after all transactions post following the close of business.</p>
Continuing Overdraft Fee	<p>We will charge you a <b>Continuing Overdraft Fee</b> of \$30 if your account remains overdrawn more than \$5.00 for 7 consecutive calendar days. The Continuing Overdraft Fee will be charged for up to three consecutive 7-calendar day periods that your account is overdrawn more than \$5.00.</p>
Overdraft Options	<p><b>Default Option:</b> We may, in our discretion, pay any overdraft transaction, though it is our policy to decline an overdraft transaction that is an ATM or point-of-sale debit card transaction. We will charge an Insufficient Funds Fee and Continuing Overdraft Fee for an overdraft transaction unless it is an ATM or point-of-sale debit card transaction.</p> <p><b>Debit Card Overdraft Service:</b> If you opt in to our Debit Card Overdraft Service, we may, in our discretion, pay any ATM or point-of-sale debit card overdraft transaction. We will charge an Insufficient Funds Fee and Continuing Overdraft Fee (as explained above) for all overdraft transactions.</p> <p><b>Overdraft Protection:</b> If you have opted for our <i>Overdraft Deposit Transfer Service</i> or <i>Check Reserve Credit Line Transfer Service</i> (subject to credit approval) we will pay transactions that overdraw your account when there are available funds in your deposit account or credit line. <b>See the Personal Account Schedule of Fees for details.</b></p>
ATM Benefits	
Zions Bank ATMs	\$0 for transactions at ATMs owned by Zions Bank or other divisions of Zions Bancorporation, N.A.
Non-Zions Bank ATMs	<p><b>One (1)</b> fee waived per month for transactions at non-Zions Bancorporation, N.A. ATMs</p> <p>Zions Bank fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. In addition, ATM operator fees may be assessed. Foreign currency exchanges fees are not waived at international ATMs. <b>See the Personal Account Schedule of Fees for details.</b></p>

Account Features	
Convenience Services <sup>2</sup>	Online Banking Mobile Banking Bill Pay Visa® Debit card
Special Benefits	<p><b>\$0</b> for “Zions Bank Exclusive” design checks or <b>45%</b> discount on another check design ordered through Zions Bank.</p> <p><b>\$0</b> on standard size (3 x 5) safe deposit box (where available)<sup>3</sup> or <b>\$10</b> discount towards any larger box (key deposit required on all boxes).</p> <p><b>\$0</b> for cashier’s checks and money orders</p> <p><b>\$0</b> for notary</p>
How Deposits and Withdrawals Work	
Deposit Funds Availability <i>(When funds deposited to your account are generally available)</i>	Cash deposited: <b>Next business day</b> Check deposited: <b>Next business day generally, unless a hold is placed</b> Direct Deposit and Wire Transfer: <b>Same business day</b>  We may place a hold on funds you deposit in your account by check. If we do, a portion of the funds will generally be available to you the first business day after the day of deposit. Depending on the type of check you deposit, the remainder of the funds may not be available to you until the second day after the day of deposit or even later. We will generally tell you at the time you deposit a check if a portion of the funds from the check will not be available to you the business day after the day of deposit. We will also tell you when those funds will be available. <b>For determining the availability of funds deposited by check, every day is a business day, except Saturdays, Sundays, and federal holidays.</b> The end of a business day varies by banking center. See your <b>Deposit Account Agreement</b> for additional details.
Deposit and Withdrawal Posting Order	Transactions are generally posted each business day following the close of business in the following order:  <b>First:</b> Credit (deposit) transactions such as deposits by cash or check, ATM deposits, direct deposits, wire transfer deposits, and corrections to your account balance. Exceptions to this practice can include automated bank-generated credits, such as interest earned on your account; Real-Time Payments, which are processed as they are received; and certain service fees which post to your account immediately after the credit transaction to which the fees relate (for example, deposit correction fees or incoming wire transfer fees) are posted to the account.  <b>Second:</b> Debit (withdrawal) transactions received the same business day. We divide debit transactions into transaction-type groups and order transactions within each group chronologically (other than checks, which are sorted by serial number). We then post the transactions in sequence by group type and order. For group types and sequence, other exceptions and details, see your <b>Deposit Account Agreement</b> .
Additional Disclosures	
Amendments	These terms and your Deposit Account Agreement are subject to change. We will notify you of changes in advance as required by law. <b>See your Deposit Account Agreement for more information.</b>
Dispute Resolution Agreement	Your Deposit Account Agreement contains a Jury Waiver and a Class Action waiver. Except for accounts opened with the Amegy Division, disputes are subject to binding Arbitration (a) if the Jury Waiver is not enforced, or (b) if you are a consumer and you request Arbitration. <b>See your Deposit Account Agreement for more information.</b>

- Direct Deposit:** A direct deposit is an electronic credit to your account. Transfers from one account to another or deposits made at a banking center do not qualify as a direct deposit. All direct deposits made during the statement month are added together to determine the total direct deposit amount used to waive the monthly maintenance fee.
- Convenience Services:** Some online and mobile banking features may not be extended to minors. Internet, mobile, and text messaging service provider rates and fees apply for the following services: Online Banking, Mobile Banking, Card Alerts, or Mobile Card Fraud Alerts. Additional Bill Pay fees apply for expedited delivery options. Transaction notifications are sent to your email account and/or mobile device by SMS text. Account must be enrolled in Online Banking to enroll and manage Card Alerts.
- Safe Deposit Boxes:** Availability varies by branch. Cannot be used in conjunction with other safe deposit box discounts.