

Business Accounts Schedule of Fees

Effective January 16, 2019

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

Online Banking	Business Online Banking:	Fees Associated with Business Online Banking	
	Business Online Banking Access	No Charge	
	Business Bill Pay Transaction	Fees Associated with Bill Pay	
	Monthly 25 Payments Allowance	No Charge	
	Additional Transactions Over 25 Payments Allowance	\$0.50	Per Transaction
	Direct Deposit & Electronic Tax Payments	Fees Associated with Direct Deposit & Tax Payments	
	Annual Renewal Fee	\$75.00	
	Monthly Service Fee	\$10.00	Employee Direct Deposit and Electronic Tax Payments are charged as combined services. You will be charged the \$10/month even if you only sign up for or use one of the services.
	Per Transaction	\$0.50	
	Other Online Banking Fees	Fees Associated with other Online Services	
Web Connect for Quicken/QuickBooks	No Charge	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	\$12.95	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.)	
Domestic Outgoing Online Wire	\$25.00	Each Wire	
Online Stop Payment	\$25.00	Each Request	
Overdraft Transaction	Insufficient Funds Fee	\$32.00	Per transaction posted against insufficient funds, whether the bank chooses to pay or decline the transaction. No fees will be charged if the account is overdrawn \$5 or less after all transactions post following the close of business. In the event that your account overdraft exceeds \$5 after all transactions post following the close of business, fees will be charged
	Daily Overdraft Service Fee	\$5.00	Fee is charged every day beginning the fifth consecutive calendar day the account is overdrawn more than \$5, for a maximum of 30 calendar days.
	Overdraft Deposit Transfer Fee	\$5.00	Per overdraft covered by transfer from linked deposit account.
	Loan Sweep Transfer Fee	\$5.00	A transfer fee will be charged every time an advance over \$5 is made from your Business Access LOC account.
ATM/VISA [®] Debit Card Services	Zions Bank Networks ATM Transaction ¹	No Charge	
	Non-Zions Bank Networks ATM Transaction ¹	\$2.00	Additional surcharges may be assessed by other ATM operators
	Non-Zions Bank Networks ATM Inquiry ¹	\$1.50	Each Inquiry
	ATM Mini Statement Fee	\$1.00	Each Statement
International ATM/Debit Transaction	3% of US\$	% of Total transaction amount.	

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ATM/VISA® Debit Card Services	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. Visa Business Debit Card Daily Spending Limits: Please refer to the Visa Business Debit Card Application for daily limit options.
	ATM	Varies	Daily withdrawal limit(s) vary based on business need
	POS	Varies	Daily withdrawal limit(s) vary based on business need
	Cash Advance	Varies	Daily withdrawal limit(s) vary based on business need
Cashier's Checks	Cashier's Checks	\$6.00	Each Check
	Money Orders	\$3.00	Each Money Order
	Counter Checks	\$1.00	Per Sheet
Stop Payments	Stop Payment Fee	\$25.00	Each Request (includes ACH, Checks, Cashier's Checks, Preauthorized Transfers and Preauthorized Debit Card payments)
Wire Transfers	Domestic Incoming	\$15.00	Each Wire
	Domestic Outgoing	\$25.00	Each Wire
	International Incoming	\$18.00	Each Wire
	International Outgoing	\$41.00	Each Wire
	Internal Book Transfer	\$8.00	Each Transfer
	Research Tracer	\$25.00	Per Wire Case
	Amendment	\$25.00	Per Wire Case
	Recall	\$25.00	Per Wire Case
Account Verification	Account Information Letter	\$10.00	Per Request
	Third Party Requested Account Verification	\$20.00	Per Request
	Account Balance Confirmation	\$20.00	Per Account
	Credit Rating	\$20.00	Per Request
	Account Re-Verification	\$10.00	Per Request
Collection / Draft Fee	Domestic (In/Out)	\$20.00	Other financial institutions' fees may apply.
	International (In/Out)	\$30.00	Other financial institutions' fees may apply.
Dormant Account Fee	Checking Accounts Inactive 1 year ²	\$5.00	Per Month
	Saving Accounts inactive 1 year ²	\$5.00	Per Month
	Escheatment Fee	No Charge	
Foreign Items	Canadian Check Clearing Fee	\$3.00	Each (same day or next day credit)
	Foreign Draft (Issuance) Fee	\$25.00	Per Draft
	Foreign Currency Shipping Fee	\$25.00	Per Shipment
Legal Processing	Tax Garnishment or Levy	\$100.00	Per Request

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Returned Items	Deposited Item Return Fee	\$10.00	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

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.

Safe Deposit Box	1" x 4"	\$15	3" x 11"	\$35	6" x 10"	\$65	11" x 10"	\$100
	1" x 5"	\$15	5" x 4"	\$35	6" x 11"	\$65	11" x 11"	\$100
	1" x 9"	\$15	5" x 5"	\$35	7" x 10"	\$85	12" x 12"	\$100
	2" x 4"	\$15	6" x 5"	\$35	8" x 10"	\$85	Large Vault 3	\$100
	2" x 5"	\$15	3" x 19"	\$35	9" x 9"	\$85	12" x 16"	\$140
	3" x 4"	\$20	5" x 19"	\$35	5" x 16"	\$85	16" x 11"	\$140
	3" x 5"	\$20	4" x 11"	\$45	6" x 16"	\$100	16" x 16"	\$140
	4" x 4"	\$20	4" x 9"	\$55	7" x 16"	\$100	10" x 16"	\$140
	4" x 5"	\$25	4" x 10"	\$55	9" x 10"	\$100	Large Vault 1	\$200
	5" x 3"	\$25	5" x 9"	\$55	10" x 9"	\$100	Large Vault 2	\$250
	2" x 9"	\$35	5" x 10"	\$55	10" x 10"	\$100	21" x 19"	\$265
	2" x 10"	\$35	5" x 11"	\$55	10" x 11"	\$100	38" x 21"	\$425
	3" x 10"	\$35	6" x 9"	\$55	10" x 12"	\$100		
		Box Key Fee (initial issuance)	\$25.00	Two keys are provided				
		Box Drilling Fees	\$125.00	Additional \$2 for each month that the contents have been stored in vault.				
	Box Late Payment Fees	\$5.00	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
			Standard No Charge
	Check Images	By Request	Commercial Half Size \$5.00 Per Month
			Commercial Large \$7.00 Per Month
	Additional Statement Copy	\$5.00	Per Copy
	Research Time	\$20.00	Per Hour

Additional Account Fees & Services	Check Cashing Fee - Non Customer	\$5.00	Per check if amount >\$50, no charge otherwise
	Night Deposit Bag Processing	\$0.35	Per Bag
	Coin Bag Deposited	\$5.00	Per Bag
	Coin Purchase	\$0.11	Per Roll
	Currency Purchase	\$0.11	Per \$100
	Early Account Closure Fee	\$10.00	Per account if closed within 90 days of account opening

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

² Accounts are considered dormant when there is no customer-initiated debit or credit activity to an account and the customer has not had contact or communicated with the bank for more than 365 days. Automatic or recurring transactions do not count as customer-initiated activity. Regular account fees may continue to apply, and regular account interest will be paid until such time as the account is closed. CD and IRA accounts are not assessed a dormant account fee.