

# ZIONS BANK® | Individual Development Account

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 04/01/2019.

Account Opening and Usage	
Minimum deposit needed to open account	<b>\$10</b>
Monthly Maintenance Fee	<b>\$0</b>
Paper Statement Service	<b>\$0</b> for statements printed and mailed. In addition, there is no charge for eStatements.
Withdrawal Limits	<p><b>\$5 for each withdrawal after six (6) per month</b></p> <p>Federal banking regulations allow you six (6) withdrawals by pre-authorized, telephone, or computer transfer to another account or third party during a monthly statement cycle of at least four weeks. However, you may make an unlimited number of withdrawals from your account in person, by ATM, or by mail.</p> <p>The excessive withdrawal fee is assessed if you exceed your withdrawal limits during a monthly statement cycle. If the above limits are exceeded three (3) times in a twelve (12) month period, the account will be closed or changed to a different type of account.</p>
Special Rules for Individual Development Account	Withdrawals and transfers from this account are allowed only with the consent of the sponsoring agency. ATM access is not provided for this account. Zions Bank has no liability for matched funds that may be committed by the sponsoring agency. The sponsoring agency has the right to obtain transactional, balance, and ownership information on this account at any time. If participation in the Individual Development Account program is terminated, this account will revert to a <i>Savings Account</i> subject to all minimum balance and fee requirements of that account.

Overdraft Services	
Insufficient Funds (NSF) Fee	<p><b>\$32</b></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. In the event that your account overdraft exceeds \$5 after all transactions post following the close of business, fees will be charged.</p>
Overdraft Service Fee	<b>\$5</b> charged every day beginning the fifth consecutive calendar day the account is overdrawn more than \$5, for a maximum of 30 calendar days.

Interest and Payment	
Earns Interest	<p><b>Yes - This product has a variable interest rate</b></p> <p>Your interest rate and annual percentage yield (APY) may change at our discretion at any time. The APY assumes that interest paid remains in the account. A withdrawal will reduce earnings. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the collected balance in your account each day.</p> <p><b>Interest compounds daily</b> and will be <b>credited to your account monthly</b>. If you close your account before interest is credited, you will not receive accrued interest. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash (checks).</p> <p><b>See the Zions Bank Deposit Products Rate Sheet for details.</b></p>

## How Deposits and Withdrawals Work

<p>Deposit Funds Availability</p> <p><i>(When funds deposited to your account are generally available)</i></p>	<p>Cash deposited: <b>Next business day</b></p> <p>Check deposited: <b>Next business day generally, unless a hold is placed</b></p> <p>Direct Deposit and Wire Transfer: <b>Same business day</b></p> <p>If a hold is placed on a check deposit, the first \$200 of a deposit of checks subject to a hold will generally be made available the first business day after deposit. We will give you an indication of when the remaining funds will become available. <b>For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.</b> The end of a business day varies by banking center.</p>
<p>Deposit and Withdrawal Posting Order</p>	<p>Transactions are generally posted each business day following the close of business in the following order:</p> <p><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.</p> <p><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>.</p>

## Additional Disclosures

<p>Amendments</p>	<p>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></p>
<p>Dispute Resolution Agreement</p>	<p>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></p>