

ZIONS BANK® | IOLTA Checking

This disclosure only summarizes 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. Information current as of 10/01/2018.

Account Opening and Usage	
Minimum deposit needed to open account	\$100
Monthly Maintenance Fee	\$0
Paper Statement Service	\$0
Account Limitations	No ATM access

Interest and Payment	
Earns Interest	<p>Yes - This product has a variable interest rate</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>Interest compounds daily and will be credited to your account monthly. 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>See the Zions Bank Deposit Product Rate Sheet for details.</p>

Account Features	
Convenience Services ¹	<p>Online Banking</p> <p>Mobile Banking</p> <p>Bill Pay (Subject to credit approval)</p> <p>Visa® Debit card (Subject to credit approval)</p>

Overdraft Services	
Overdraft Protection	Does not apply.

Additional Disclosures	
Amendments	These terms and your Deposit Account Agreement are subject to change with such notice as required by law. See your Deposit Account Agreement for details.
Other Fees	Please see the applicable fee schedule for service fees not listed.
Dispute Resolution Agreement	Except for accounts opened with the Amegy Division, disputes are subject to binding Arbitration if the Jury Waiver is not enforced. See your Deposit Account Agreement for details.

1. **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, Purchase 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 in and manage Purchase Alerts.