

# ZIONS BANK® | Municipal Money Market Account

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](http://www.zionsbank.com). Information current as of 10/01/2018.

Account Opening and Usage	
Minimum deposit needed to open account	<b>\$1,000</b>
Monthly Maintenance Fee	<b>\$0</b>
Paper Statement Service	<b>\$0</b> There is no charge for mailed statement or online eStatements
Excessive Withdrawal Fee	<p><b>\$15</b> for each withdrawal after six (6) per statement cycle</p> <p>Federal banking regulations allow you six (6) withdrawals by check, debit card, or 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 the 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>

Account Features	
Convenience Services <sup>1</sup>	<p>Online Banking</p> <p>Mobile Banking</p> <p>Bill Pay</p> <p>Ask your banker about our sweep account options</p>
Special Benefits	Access to <b>Treasury Management</b> <sup>2</sup> services that focus on simplifying payments, reducing fraud, and moving money more efficiently.

Interest and Payment	
Earns Interest	<p><b>Yes</b> - This product has a variable interest rate when you keep your balance at \$1,000 or above. See the Zions Bank Deposit Products Rate Sheet for Details.</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>See the Zions Bank Deposit Product Rate Sheet for details.</p>

## Overdraft Services

Insufficient Funds (NSF) Fee	<b>\$32</b> per transaction posted against insufficient funds, whether the bank opts
Extended Overdraft Fee (Overdraft Service Fee)	<b>\$5</b> overdraft service fee applies. See the applicable fee schedule for details.
Overdraft Protection	Does not offer

## Additional Disclosures

Amendments	These terms and your Deposit Account Agreement are subject to change with such notice as required by law. See your <b>Deposit Account Agreement</b> 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 <b>Deposit Account Agreement</b> for details.

- 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.
- Treasury Management Solutions:** Includes Positive Pay (fraud protection), Remote Deposit Capture Municipal Money Market, E-Invoicing and Payments (electronic invoicing and payment portal), TIB Municipal Money Market, ACH services, Payroll Services, Lockbox, Investment Sweep account options (which may require a minimum account balance) and more. See Treasury Management for product details and applicable schedule of fees. Certain Treasury Management Services may require credit approval; contract may also apply.