

ZIONS BANK® | Non-Profit 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 There is no charge for mailed statement or online eStatements
Monthly Transaction and Cash Deposit Limits	<p>\$0 for the first 150 transactions¹ per statement cycle</p> <ul style="list-style-type: none"> \$0.35 charge per additional item over 150 transactions <p>\$0 for the first \$15,000 cash deposited per statement cycle</p> <ul style="list-style-type: none"> \$0.15 charge per additional \$100 cash deposited over \$15,000
Earns Interest	No

Account Features	
Convenience Services ²	Online Banking Mobile Banking Bill Pay Visa® Debit card
ATM Access (with Business Check Card)	<p>\$0 for transactions at ATMs owned by Zions Bank or other divisions of Zions Bancorporation, N.A.</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. See the applicable fee schedule for details.</p>

Overdraft Services	
Insufficient Funds (NSF) Fee	\$32 per transaction posted against insufficient funds, whether the bank opts to pay or decline the transaction. See the applicable fee schedule for details.
Overdraft Service Fee)	\$5 overdraft service fee applies. See the applicable fee schedule for details.
Overdraft Protection	Optional overdraft protection services are available; subject to application and credit approval. Overdraft fees and applicable transfer fees may apply. See the Deposit Account Agreement and the applicable fee schedule for details.

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	Disputes are subject to binding Arbitration if the Jury Waiver is not enforced. See your Deposit Account Agreement for details.

- Transaction:** A transaction is a combination of debited items (withdrawals) credited items (deposits) and deposited items per statement cycle, and includes the following:
 - Credits—any deposit into the account
 - Debits—any withdrawal such as check, draft, ACH or other debit against the account
 - Deposited items—each individual item that comprises a deposit such as a check or other item deposited
- Convenience Services:** 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.