

ZIONS BANK® | Small Business Trust 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 paper statements or online eStatements
Earns Interest	No

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

Overdraft Services	
Overdraft Protection	Customers are required to keep these accounts free of overdraft. No overdraft protection is allowed. In the event of overdraft, refer to the applicable fee schedule for the Bank's ordinary overdraft fees.

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.

- 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 Zions Bank, E-Invoicing and Payments (electronic invoicing and payment portal), Anytime Gateway, 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 schedule of fees. Certain Treasury Management Services may require credit approval; contract may also apply.