

ZIONS BANK® | UARHOF Checking

(Utah Association of Realtors Housing Opportunity Fund)

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 8/20/2020.

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
Account Limitations	No ATM access No Bill Pay 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 paid monthly to UARHOF. If you close your account before interest is paid, accrued interest will not be paid. 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>Visa® Debit card (Subject to credit approval. No ATM access.)</p>

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.

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: Next business day Check deposited: Next business day generally, unless a hold is placed Direct Deposit and Wire Transfer: Same business day</p> <p>We may place a hold on funds you deposit in your account by check. If we do, a portion of the funds will generally be available to you the first business day after the day of deposit. Depending on the type of check you deposit, the remainder of the funds may not be available to you until the second day after the day of deposit or even later. We will generally tell you at the time you deposit a check if a portion of the funds from the check will not be available to you the business day after the day of deposit. We will also tell you when those funds will be available. For determining the availability of funds deposited by check, every day is a business day, except Saturdays, Sundays, and federal holidays. The end of a business day varies by banking center. See your Deposit Account Agreement for additional details.</p>
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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.

1. **Convenience Services:** Internet, mobile, and text messaging service provider rates and fees apply for the following services: Online Banking, Mobile Banking, Card Alerts, or Mobile Card Fraud Alerts. 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 Card Alerts.