

# ZIONS BANK<sup>®</sup>

## EXPRESS DEPOSIT ATM

### FREQUENTLY ASKED QUESTIONS

#### “Do I need to use a deposit slip?”

- No. Simply deposit the checks or cash directly in the ATM. No deposit slip and no enveloped needed.

#### “How do I know if my deposit was accepted?”

- Your receipt will show exactly what you deposited. You may choose to include images of each check.

#### “Why won't the ATM accept my deposit?”

- The condition of the cash or checks may be the reason for rejection.
- Foreign currency and foreign checks cannot be processed.
- If the MICR line of the check is unreadable, this will cause the ATM to reject your deposit.

#### “What happens if the ATM reads the check amount incorrectly?”

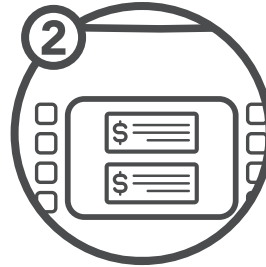
- You have the ability to manually edit the amount of the check or return the check to be processed in the financial center.

#### “How soon will my deposit be available?”

- Deposits of cash are immediately available. Deposits of checks made prior to 8 PM\* will generally be available on the next business day. If funds are further delayed, a “Notice of Hold” will be mailed to you.



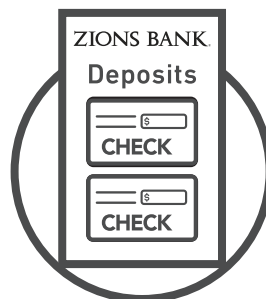
Deposit cash and checks without a deposit slip or envelope. Deposit up to 50 individual bills and 30 checks.



Verify your deposit on-screen.



Get your detailed receipt



You'll get a detailed receipt showing exactly what you deposited, including check images.



Easy  
Convenient  
Envelope-free



**EXTENDED  
Banking Hours  
to 8 PM\*at our ATM**

Deposit cut-off time is extended to 8 PM Mountain (\*7 PM Pacific). Cash deposits are immediately credited to your account. Funds from check deposits are generally available the next business day.



Envelope-free  
deposits reduce waste!

ZIONS BANK<sup>®</sup>

WE HAVEN'T FORGOTTEN  
WHO KEEPS US IN BUSINESS<sup>®</sup>

A division of Zions Bancorporation, N.A. Member FDIC