

# ZIONS BANK®

## INTEREST & SERVICE FEES NON-PERSONAL INTERNET ACCOUNTS

Effective August 17, 2017

The term "APY" used hereafter refers to Annual Percentage Yield.

<b>BASIC BUSINESS CHECKING</b>	
Minimum Opening Deposit	\$100
Monthly Maintenance Fee	None
Minimum Daily Balance to Avoid Monthly Maintenance Fee	Not Applicable
Paper Statement Fee <sup>1</sup>	\$2 each
Combined Debits, Credits, and Items Deposited	
Monthly no-charge allowance	150 items
Charge per additional item	\$0.30
Cash Deposited	
Monthly no-charge allowance	\$5,000
Over allowance charge (per \$100)	\$0.11

<b>BUSINESS CHECKING</b>	
Minimum Opening Deposit	\$100
Monthly Maintenance Fee	\$15
Balance to Avoid Monthly Maintenance Fee	
Minimum Daily Balance to Avoid Monthly Maintenance Fee	\$3,500
Combined Business Deposit and Business Loan Balance	\$20,000 <sup>1</sup>
Combined Debits, Credits, and Items Deposited	
Monthly no-charge allowance	300 items
Charge per additional item	\$0.30
Cash Deposited	
Monthly no-charge allowance	\$20,000
Over allowance charge (per \$100)	\$0.11

<b>BUSINESS INTEREST CHECKING</b>	
Minimum Opening Deposit	\$100
Monthly Maintenance Fee	\$12
Minimum Daily Balance to Avoid Monthly Maintenance Fee	\$3,500
Combined Debits, Credits, and Items Deposited	
Monthly no-charge allowance	200 items
Charge per additional item	\$0.30
Cash Deposited (per \$100)	
Monthly no-charge allowance	\$15,000
Over allowance charge (per \$100)	\$0.11
Interest is compounded daily and credited monthly at the interest rate and APY disclosed at the time of account opening.	

<b>BUSINESS INTERNET SAVINGS</b>	
Minimum Opening Deposit	\$1,000
Monthly Maintenance Fee	None
Minimum Daily Balance to Avoid Monthly Maintenance Fee	Not Applicable
A limited number of transfers are allowed from this account. See "Savings Account Restricted Transactions" at the end of this brochure.	
This account is eligible for Relationship Interest Rates. <sup>7</sup>	
Interest is compounded daily and credited monthly at the interest rate and APY disclosed at the time of account opening.	

<b>BUSINESS STATEMENT SAVINGS</b>	
Minimum Opening Deposit	\$50
Monthly Maintenance Fee	\$3
Minimum Daily Balance to Avoid Monthly Maintenance Fee	\$200
Number of free teller withdrawals per monthly cycle	3
Excessive teller withdrawal transaction fee	\$2 each
A limited number of transactions are allowed from this account. See "Savings Account Restricted Transactions" at the end of this brochure.	
Interest is compounded daily and credited monthly at the interest rate and APY disclosed at the time of account opening	

<b>WIRE TRANSFER FEES</b>	
Incoming Domestic	\$15 each
Incoming Foreign	\$18 each
Outgoing Domestic	\$25 each
Outgoing Foreign	\$41 each
Internal Book Transfer	\$8 each

<b>WIRE RESEARCH FEES</b>	
Tracer	\$25 each
Amendment	\$25 each
Recall	\$25 each

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### BUSINESS ONLINE BANKING FEES

Online Banking Transaction Fees	
Monthly no-charge allowance	150 items
Charge per additional item	\$0.15
Direct Deposit (ACH)	
One-time setup fee	\$50
Monthly service fee	\$10
Per Transaction	\$0.50
Business Bill Pay Transaction Fees	
Monthly no-charge allowance	25 payments
Charge per additional payment	\$0.50
Expedited Bill Payment	\$15.95 each
Online Stop Payment Fee	\$25 each
PC Banking monthly service fee	\$12.95
Outgoing Domestic online wire	\$25 each

### MISCELLANEOUS FEES

Deposited Item <sup>3</sup> Returned	\$10 each
Special Handling of Returned Check	\$5 each
Redeposit of Returned Item	\$5 each
Insufficient Funds Fee <sup>4</sup>	\$32 each
Overdraft Service Fee <sup>5</sup>	\$5 per cal. day
Overdraft Deposit Transfer Fee	\$5 each
Stop Payment	\$25 each
Night Deposit Bag Processing	\$0.35 bag
Coin Bag Deposited	\$5 bag
Coin Purchase	\$0.11 per roll
Currency Purchase	\$0.11 per \$100
Cancelled Check Return Fee	\$3 month
Check Copy	\$3 copy
Additional Statement Copy	\$5 each
Research Time	\$20 hour
Domestic Collection Fee <sup>6</sup>	\$20 each
Foreign Collection Fee <sup>6</sup>	\$30 each
Canadian Check Clearing Fee	\$3 each
Counter Checks	\$1 sheet
Cashier's Check	\$6 each
Money Orders	\$3 each
Garnishment, Levy Fee	\$100 each
Early Closure Fee (Within 90 days of account opening)	\$10

### MISCELLANEOUS FEES (continued)

International Transaction Fee (% of total transaction amount)	3%
Loan Sweep Transfer Fee (Transfers from Business Access Line of Credit)	\$5 each

### VERIFICATION OF DEPOSIT FEES

Account Verification	\$20 each
Account Balance Confirmation	\$20 each
Credit Rating	\$20 each
Re-verification of Deposit	\$10 each
Account Information Letter	\$10 each

### ATM FEES

- Mini-statement fee \$1 each.
- Withdrawals at automated teller machines (ATM) outside of the Zions Bank network will be charged a \$2.00 ATM Transaction Fee and balance inquiries will be charged a \$1.50 ATM Balance Inquiry Fee. There may be an additional usage fee for transactions or balance inquiries charged by the ATM operator or by any other network used.

### POPMONEY TRANSFER FEES

Standard (2-3 Day Delivery)	No charge
Next-Day Delivery	\$3 each
Instant Delivery	\$5 each
Request Money	No charge
Special e-Card Message	\$0.25 each

### DORMANT ACCOUNT FEES

Checking Accounts inactive one year	\$5 per month
Savings Accounts inactive two years	\$5 per month

### ATTORNEY'S FEES, COLLECTION COSTS, AND INTEREST

For any amount you owe to Zions pursuant to your deposit agreement, interest will be charged thereon at the rate of eighteen percent (18%) per annum from the time the amount becomes due until it is paid.

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### SAVINGS ACCOUNT RESTRICTED TRANSACTIONS

Federal regulations limit the number of transfers you may make from a Savings or Money Market account. **No more than six transfers can be made during any statement cycle of at least four weeks** by pre-authorized transfer, automatic transfer, check, draft, debit card or telephone transfer (including data transmission by computer or other electronic device). By law, if the above limit is exceeded three (3) times in a twelve (12) month period, the account will be changed to a different type of account. For purposes of the transaction limitation, we count Money Market checks as of the date we post them to your account, not as of the date you write them.

You may make an unlimited number of withdrawals from your account in person, by ATM, or by mail or messenger. Some account types may have fees for withdrawals that exceed the set number specified in this brochure.

### GENERAL INTEREST INFORMATION

Current interest rates and annual percentage yields can be obtained by calling Customer Service at the phone number provided on this disclosure.

The term "Annual Percentage Yield" or "APY" means a percentage rate reflecting the total amount of interest paid on an account based on the interest rate, the frequency of compounding for a 365-day period, and the assumption that interest paid remains in the account. Fees and interest withdrawals will reduce earnings.

Interest rates and APYs listed hereon are variable, are established by the Bank, and may change at any time unless noted otherwise.

Interest is calculated using the daily balance method. This method applies a daily periodic rate to the collected balance in the account each day. Interest that is credited monthly is credited on the date the statement is issued.

Interest accrual for deposited cash begins on the business day the cash is deposited. Interest accrual for deposited non-cash items begins not later than the business day on which the Bank receives credit for the deposited funds.

If the account is closed before interest is paid, any accrued interest will be forfeited.

<sup>1</sup>Electronic statements are free; paper statements are \$2 each. To avoid the paper statement fee, select e-statements when you open your account and enroll in online banking, or via online banking at anytime after you enroll.

<sup>2</sup>Combined business balance as of the day prior to the Business Checking statement date in the following Zions Bank accounts: average balance of checking, savings, and money market; current balance of certificates of deposit, loans and credit cards.

<sup>3</sup>"Item" means and includes any check, draft, ACH credit or debit, or other form of payment to or debit against an account.

<sup>4</sup>If an account is overdrawn \$10 or less, an Insufficient Funds Fee will not be assessed.

<sup>5</sup>Beginning the 5<sup>th</sup> consecutive calendar day. If an account is overdrawn \$10 or less, a daily overdraft fee will not be assessed.

<sup>6</sup>Other financial institutions fees may apply.

<sup>7</sup>Relationship Interest Rates: Business Internet Savings is eligible for Relationship Interest Rates, which are higher than non-relationship interest rates.

Your Business Internet Savings account can earn Relationship Interest Rates by meeting at least one of the following qualifications<sup>†</sup>: (1) use a Zions Bank credit card<sup>‡</sup> to make a purchase or cash advance that posts to your card account at least once during the Business Internet Savings monthly interest cycle, or (2) maintain a Zions Direct<sup>¥</sup> brokerage account. New Business Internet Savings accounts receive Relationship Interest Rates during an introductory period for a minimum of 30 days. Following the introductory period, qualification is determined monthly on the interest paid date with the associated interest rate applied on the next business day and the status maintained throughout the interest cycle.

<sup>†</sup>To receive the Relationship Interest Rate the primary owner on the Business Internet Savings account must be an owner on a qualifying product.

<sup>‡</sup>Subject to credit approval. Restrictions apply. Contact bank for details. Card account payments must be current.

<sup>¥</sup>Zions Direct, Inc. is a non-bank subsidiary of Zions Bank and a member of FINRA/SIPC. Investment products and services: Not FDIC Insured – No Bank Guarantee – May Lose Value.

### CUSTOMER SERVICE

Online account services

866-761-8349