

# ZIONS BANK®

## INTEREST & SERVICE FEES NON-PERSONAL NON-ANALYZED ACCOUNTS

Effective June 1, 2017

Interest information as of \_\_\_\_\_  
The term "APY" used hereafter refers to Annual Percentage Yield.

<b>BUSINESS CHECKING</b>	
Minimum Opening Deposit	\$100
Monthly Maintenance Fee	\$15
Balance to Avoid Monthly Maintenance Fee	
Minimum Daily Balance or	\$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>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>2</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>NON PROFIT CHECKING</b>	
Minimum Opening Deposit	\$100
Monthly Maintenance Fee	None
Minimum Daily Balance to Avoid Monthly Maintenance Fee	Not Applicable
Combined Debits, Credits, and Items Deposited	
Monthly no-charge allowance	150 items
Charge per additional item	\$0.30
Cash Deposited	
Monthly no-charge allowance	\$15,000
Over allowance charge (per \$100)	\$0.11

<b>SMALL TRUST CHECKING</b>	
<i>This account is for business entities that need to hold funds for their clients</i>	
Minimum Opening Deposit	\$100
Monthly Maintenance Fee	None
Minimum Daily Balance to Avoid Monthly Maintenance Fee	Not Applicable

<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		
Monthly no-charge allowance	\$10,000	
Over allowance charge (per \$100)	\$0.11	
Balance	Interest Rate	APY
\$0 to \$9,999.99	%	%
\$10,000 to \$19,999.99	%	%
\$20,000 to \$99,999.99	%	%
\$100,000 and over	%	%
Interest is compounded daily and credited monthly.		

<b>PUBLIC FUNDS INTEREST CHECKING</b>	
Minimum Opening Deposit	\$100
Monthly Maintenance Fee	\$10
Minimum Daily Balance to Avoid Monthly Maintenance Fee	\$2,000
Combined Debits, Credits, and Items Deposited	
Monthly no-charge allowance	200 items
Charge per additional item	\$0.30
Cash Deposited	
Monthly no-charge allowance	\$10,000
Over allowance charge (per \$100)	\$0.11

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### PUBLIC FUNDS INTEREST CHECKING (cont.)

Balance	Interest Rate	APY
\$0 to \$19,999.99	%	%
\$20,000 to \$99,999.99	%	%
\$100,000 and over	%	%

Interest is compounded daily and credited monthly.

### LAWYER'S TRUST ACCOUNT FBO AN INDIVIDUAL CLIENT

*This account is only for an attorney in trust for an individual client.*

Minimum Opening Deposit	\$100
Monthly Maintenance Fee	\$8
Minimum Daily Balance to Avoid Monthly Maintenance Fee	\$1,000

Balance	Interest Rate	APY
\$0 to \$19,999.99	%	%
\$20,000 to \$99,999.99	%	%
\$100,000 and over	%	%

Interest is compounded daily and credited monthly.

### BUSINESS STATEMENT SAVINGS

### BUSINESS GOLD STATEMENT SAVINGS<sup>3</sup>

### PUBLIC FUNDS STATEMENT SAVINGS

Minimum Opening Deposit	\$50
Monthly Maintenance Fee	\$3
Minimum Daily Balance to Avoid Monthly Maintenance Fee	\$200
Number of free teller withdrawals allowed per monthly cycle	3
Excessive teller withdrawal transaction fee (each)	\$2

A limited number of transfers are allowed from this account. See "Savings Account Restricted Transactions" at the end of this brochure.

Balance	Interest Rate	APY
\$0 to \$19,999.99	%	%
\$20,000 to \$99,999.99	%	%
\$100,000 and over	%	%

Interest is compounded daily and credited monthly.

### ULTIMATE SAVINGS

*This account is available to businesses only. Public and other government agencies are not eligible.*

Minimum Opening Deposit (must come from funds not currently held in deposit accounts at Zions Bank)	\$5,000
Monthly Maintenance Fee	None
Minimum Daily Balance to Avoid Monthly Maintenance Fee	Not Applicable
Number of free teller withdrawals allowed per monthly cycle	3
Excessive teller withdrawal transaction fee (each)	\$2

A limited number of transfers are allowed from this account. See "Savings Account Restricted Transactions" at the end of this brochure.

Balance	Interest Rate	APY
\$0 to \$4,999.99	Earns no interest	
\$5,000 to \$24,999.99	%	%
\$25,000 to \$49,999.99	%	%
\$50,000 to \$99,999.99	%	%
\$100,000 to \$249,999.99	%	%
\$250,000 and over	%	%

Interest is compounded daily and credited monthly.

### BUSINESS MONEY MARKET

### BUSINESS GOLD MONEY MARKET<sup>3</sup>

### PUBLIC FUNDS MONEY MARKET

### PUBLIC FUNDS GOLD MONEY MARKET<sup>3</sup>

Minimum Opening Deposit	\$1,000
Monthly Maintenance Fee	None
Minimum Daily Balance to Avoid Monthly Maintenance Fee	Not Applicable
Excessive Transaction Fee (each)	\$15

A limited number of checks / transfers are allowed from this account. See "Savings Account Restricted Transactions" at the end of this brochure.

Balance	Interest Rate	APY
\$0 to \$999.99	Earns no interest	
\$1,000 to \$19,999.99	%	%
\$20,000 to \$99,999.99	%	%
\$100,000 to \$249,999.99	%	%
\$250,000 to \$999,999.99	%	%
\$1,000,000 and over	%	%

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## INTEREST & SERVICE FEES NON-PERSONAL NON-ANALYZED ACCOUNTS

### MUNICIPAL MONEY MARKET

*This account is available to public entities and other government agencies only.*

Minimum Opening Deposit	\$1,000
Monthly Maintenance Fee	None
Minimum Daily Balance to Avoid Monthly Maintenance Fee	Not Applicable
Excessive Transaction Fee (each)	\$15

A limited number of checks / transfers are allowed from this account. See "Savings Account Restricted Transactions" at the end of this brochure.

Balance	Interest Rate	APY
\$0 to \$999.99	Earns no interest	
\$1,000 to \$99,999.99	%	%
\$100,000 to \$999,999.99	%	%
\$1,000,000 and over	%	%

Interest is compounded daily and credited monthly.

### MISCELLANEOUS FEES

Deposited Item <sup>4</sup> Returned	\$10 each
Special Handling of Returned Check	\$5 each
Redeposit of Returned Item	\$5 each
Insufficient Funds Fee <sup>5</sup>	\$31/\$32* each
Overdraft Service Fee <sup>6</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 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>7</sup>	\$20 each
Foreign Collection Fee <sup>7</sup>	\$30 each
Canadian Check Clearing Fee	\$3 each
Counter Checks	\$1 sheet
Cashier's Checks	\$6 each
Money Orders	\$3 each
Garnishment, Levy Fee	\$100 each

### MISCELLANEOUS FEES (continued)

Early Closure Fee (Within 90 days of account opening)	\$10
International Transaction Fee (% of total transaction amount)	3%
Loan Sweep Transfer Fee (Transfers from Business Access Line of Credit)	\$5 each

### WIRE TRANSFER FEES

Incoming Domestic	\$15 each
Incoming Foreign	\$18 each
Outgoing Domestic	\$25 each
Outgoing Foreign	\$41 each
Internal Book Transfer	\$8 each

### WIRE RESEARCH FEES

Tracer	\$25 each
Amendment	\$25 each
Recall	\$25 each

### 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 each
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

### 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

\*Effective 8/17/2017

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### 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.

### 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, or by mail or messenger. However, for those savings accounts specified in this brochure, each teller withdrawal exceeding three per monthly cycle will be charged a fee.

### GENERAL INTEREST INFORMATION

Current interest rates and annual percentage yields can be obtained by calling Customer Service at one of the phone numbers listed below.

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.

### CUSTOMER SERVICE TELEPHONE NUMBERS

General Customer Service Inquires	800-974-8800
Online Banking and Bill Pay Support	800-840-4999
Credit and Debit Card Support	888-758-5349

<sup>1</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>2</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>3</sup>Requires a Business Checking, Commercial Checking, Small Trust Checking, Business Interest Checking, or one of the non profit checking or public funds checking accounts. If the checking account is closed or converted to a non-qualifying account, the interest rate may be reduced to the non-gold interest rate.

<sup>4</sup>"Item" means and includes any check, draft, ACH credit or debit, or other form of payment to or debit against an account.

<sup>5</sup>If an account is overdrawn \$10 or less, an Insufficient Funds Fee will not be assessed.

<sup>6</sup>Beginning the 5th consecutive calendar day. If an account is overdrawn \$10 or less, a daily overdraft fee will not be assessed.

<sup>7</sup>Other financial institutions fees may apply

For important 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](http://www.zionsbank.com). Information current as of 12/08/2016.

Account Opening and Renewal	
Minimum deposit needed to open account	Certificate of Deposit (CD) \$1,000 Jumbo Certificate of Deposit (CD) \$100,000
Automatically Renewable	Your CD will renew automatically at maturity for a similar period unless we send you notice of nonrenewal. We will send a notice before maturity to provide you with an opportunity to prevent renewal during the grace period.
Grace Period	Your grace period is ten (10) calendar days beginning on the date of maturity or three (3) calendar days beginning on the date of maturity if the term of your certificate is 31 days or less.
Account Changes	Changes to the account are only allowed during the grace period. If you wish to change the term of your CD, you will need to close your existing CD and open a new CD with the desired term.
Deposits	After the account is opened, you may not make a deposit into the account until the maturity date. You may make an additional deposit on the maturity date and during the grace period.

Interest and Payment	
Fixed Rate	Your disclosed interest rate will not change until the CD renews at first maturity.
Interest Compounding	<b>Daily</b>
Interest Information and Term	See the separately provided " <b>Time Deposit Confirmation</b> " for interest rate, annual percentage yield, and the CD's maturity date and term.
Interest Payment	Interest will be paid monthly, quarterly, annually, or at maturity. See the separately provided " <b>Time Deposit Confirmation</b> " for details on your interest payment frequency.
Annual Percentage Yield (APY) Calculation	The term APY means a percentage rate reflecting the total amount of interest on an account based on the disclosed interest rate, the frequency of compounding for a 365-day period, and the assumption that interest paid remains in the account. A withdrawal will reduce earnings.

CD Withdrawals	
Early Withdrawal Penalties	Early withdrawal/closure penalties may be assessed when principal is withdrawn from a CD prior to the maturity date.

CD Withdrawals (continued)	
Penalty Calculation	<p>The early withdrawal penalty is calculated based on the interest rate paid on your CD at the time of withdrawal and the length of your CD term. The penalty applies regardless of the length of time the funds have remained on deposit. The early withdrawal/closure penalties may affect the principal of the CD.</p> <p>CD Terms 31-days or less: The penalty assessed is equal to all interest the principal withdrawn would have earned for the entire term of the CD.</p> <p>CD Terms 32-days to 1-year: The penalty assessed is equivalent to 90 days interest earned on the amount of principal withdrawn.</p> <p>CD Terms Over 1-year: The penalty assessed is equivalent to 180 days interest earned on the amount of principal withdrawn</p> <p>Penalty may be waived if a depositor dies, is declared incompetent, or for other reason at our sole discretion.</p>
Principal Withdrawals	<p>You may make withdrawals of principal from the account before maturity. However, principal withdrawn before maturity is included in the amount subject to early withdrawal penalties. A withdrawal may be made on the maturity date or during the grace period without penalty.</p>
Interest Withdrawals	<p>For CDs whose interest remains on deposit, interest may be withdrawn at any time during the term after it has been paid. Interest may also be withdrawn at maturity or during the grace period. After the grace period, interest not withdrawn will become principal and any withdrawal of those funds prior to the next maturity date will be subject to early withdrawal penalties.</p>

Additional Disclosures	
Amendments	<p>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.</p>
Other Fees	<p>Please contact us regarding fees for services not listed.</p>
Dispute Resolution Agreement	<p>Your Deposit Account Agreement contains a Jury Waiver and a Class Action waiver. Disputes are subject to binding Arbitration (a) if the Jury Waiver is not enforced, or (b) if you are a consumer and you request Arbitration. See your Deposit Account Agreement for more information.</p>