

IMPORTANT INFORMATION ABOUT YOUR FDIC INSURANCE COVERAGE

As a depositor at National Bank of Arizona, we want you to know how your deposits are insured and how you can increase your amount of insurance protection.

National Bank of Arizona is one of many trade names used by a single bank with the official corporate title, "ZB, National Association", which is sometimes abbreviated as "ZB, N.A." Other trade names used by ZB, N.A. include, "Amegy Bank", "California Bank & Trust", "The Commerce Bank of Oregon", "The Commerce Bank of Washington", "Nevada State Bank" "Vectra Bank Colorado" and "Zions Bank", or closely similar variations thereof. These are all simply business divisions of ZB, N.A., but it is important for you to know that ZB, N.A. is one bank regardless which division(s) or trade name(s) you may conduct business with. Specifically, for purposes of your FDIC insurance coverage, all ZB, N.A. divisions and trade names are viewed together as a single bank. Accounts held in more than one of these divisions are seen as accounts at a single bank and restricted to the standard insurance amount of \$250,000 per depositor, per insured bank, for each account ownership category. Hereinafter, when we refer to ZB, N.A., we are referring to just one single bank no matter which trade names you do business with or know it as.

Special Rule for Sweep Investments

If you have a checking account that "sweeps" funds into another account, funds swept into FDIC-insured accounts are subject to the \$250,000 FDIC insurance limit. Funds swept into accounts that aren't FDIC-insured don't include FDIC insurance coverage.

How to Increase the Amount of FDIC Insurance for Your Accounts Beyond \$250,000

The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for coverage over \$250,000 if they have funds in different ownership categories and all FDIC requirements are met.

Talk with your banking representative for details on how you might be able to increase your FDIC insurance coverage or call 877.932.3342. The following questions and answers provide information to help you make informed decisions regarding your deposits. For more information, use the FDIC's Electronic Deposit Insurance Estimator (EDIE).

Q: What's the basic amount of FDIC-insured coverage for each depositor?

A: The standard insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category. Some examples of FDIC-insured deposits include:

- Savings accounts
- Checking accounts
- NOW accounts
- Cashier's checks
- Official checks
- Letters of credit

- Certificates of deposit (CDs)
- Money orders

Q: How can I increase the amount of FDIC insurance beyond \$250,000?

A: If your combined ZB, N.A. account balances exceed \$250,000, there are several quick and easy ways to increase or maximize your insurance coverage.

Deposits maintained in different categories of legal ownership and meeting the FDIC's requirements are separately insured. So you can have more than \$250,000 insurance coverage at ZB, N.A. through a combination of different categories of ownership. The most common categories of ownership are single accounts, joint accounts, and revocable trust accounts.

In addition to the FDIC insurance on your other deposits, each depositor is separately insured up to \$250,000 for funds held in certain retirement accounts.

For example, FDIC deposit insurance could increase to \$500,000 for funds in joint accounts for two depositors. Each of those depositors could also have up to \$250,000 of deposit insurance for funds in each of their single accounts, and another \$250,000 of deposit insurance for funds in each of their IRAs.

You can't increase FDIC insurance by dividing funds in the same ownership category among different accounts. The type of account—whether checking, savings, CD, or outstanding cashier's check or other form of deposit—has no bearing on the amount of insurance coverage. So, having \$250,000 in both a single ownership savings account and a single ownership CD, doesn't result in more than \$250,000 total insurance coverage.

The examples provided below are for demonstration purposes only and should not be relied upon as they may not directly apply to every account holder. Account holders should speak with a National Bank of Arizona representative for additional information and may need to contact the FDIC (as the provider of the insurance) depending on the specific situation.

Examples

\$2,000,000 FDIC-Insured Deposits for a Family or Group of Two

Customer 1's single account	\$250,000
Customer 2's single account	\$250,000
Joint account	\$500,000
Customer 1's IRA	\$250,000
Customer 2's IRA	\$250,000
Customer 1's payable on death to Customer 2	\$250,000
Customer 2's payable on death to Customer 1	\$250,000

\$3,500,000 FDIC-Insured Deposits for a Family or Group of Four

Customer 1's single account	\$250,000
Customer 2's single account	\$250,000

Joint account	\$500,000
Customer 3's aggregate joint account funds	\$250,000
Customer 4's aggregate joint account funds	\$250,000
Customer 1's IRA	\$250,000
Customer 2's IRA	\$250,000
Customer 1's payable on death to Customer 2	\$250,000
Customer 2's payable on death to Customer 1	\$250,000
Customer 1's payable on death to Customer 3	\$250,000
Customer 1's payable on death to Customer 4	\$250,000
Customer 2's payable on death to Customer 3	\$250,000
Customer 2's payable on death to Customer 4	\$250,000

Q: How is FDIC insurance calculated for my family's living trust?

A: Accounts in the name of a living trust—often referred to as testamentary, payable on death or revocable trusts—are insured separately from any individual or jointly-owned funds of the owner(s). For the purposes of FDIC-insurance coverage, a beneficiary is defined as a living natural person, charity (valid under IRS rules), or non-profit organization (valid under IRS rules). Assuming all FDIC requirements are met, the funds are insured to \$250,000 for each eligible beneficiary. See the following example.

The Family Trust

Owners: Owner 1 and Owner 2

Beneficiaries: Beneficiary 1 and Beneficiary 2

Owner 1 in trust for Beneficiary 1	\$250,000
Owner 1 in trust for Beneficiary 2	\$250,000
Owner 2 in trust for Beneficiary 1	\$250,000
Owner 2 in trust for Beneficiary 2	\$250,000

Note: The FDIC requirements for funds in the "Revocable Trust Accounts" category are complex, and include more requirements than listed in this example. Consider contacting the FDIC for support.

For other possible ways to increase your FDIC deposit insurance, check with a National Bank of Arizona representative or ask for the FDIC brochure, "Your Insured Deposits."