



External Transfers Agreement

(Addendum to your Online Banking Service Agreement or Business Internet Banking Service Agreement)

This Agreement Covers:

This External Account Transfer Addendum (Addendum) supplements, amends and becomes part of the Online Banking Services Agreement (Agreement). The terms of the Agreement are hereby ratified, affirmed and incorporated herein and shall continue to apply as amended hereby. Unless otherwise defined herein, capitalized terms used herein shall have the meaning specified in or pursuant to the Agreement.

All references hereinafter to the term "Agreement" shall mean the Online Banking Services Agreement as modified by this Addendum. By accepting and agreeing to this Addendum and initiating the account verification process detailed below, you consent to the terms and conditions contained herein, including but not limited to authorizing the Bank to make test deposits and withdrawals.

Enrollment and Verification

By selecting the External Account Transfer service option, you have requested that Zions Bancorporation, N.A. dba National Bank of Arizona ("Bank") allow you to transfer funds between an account held at the Bank (Deposit Account) and an account held outside the Bank at another financial institution (External Account). In order to facilitate the transfer of funds to or from an External Account (External Transfer), you must complete the account verification process. You must know the account number, third party financial institution name and the routing number to initiate the verification process. As part of the process, we will be making two deposits to and one withdrawal from your External Account; you must have access to the External Account to verify the amounts of the test deposits and withdrawal to complete the verification process.

It is important to note that if the External Account that you are attempting to verify is designated by the Federal Reserve Board's Regulation D as a "savings account", such as a money market account, then it is subject to the limits on the number of transfer and withdrawals allowed per month. If you are unsure if your External Account is subject to withdrawal limits please contact the financial institution holding the account. If at any time withdrawals from the External Account exceed the number allowed for the month, your financial institution may contact you. If you fail to complete the account verification process for a particular External Account, you will not be able to transfer funds to or from that External Account.

Once verified, you may make External Transfers involving up to four (4) separate External Accounts at any given time. You may add and delete External Accounts, but may only add and delete the same External Account twice. Be certain that you enter in the correct account information as these transfers will not be recoverable if you make any input errors. The Bank may not validate any External Account number provided in the enrollment process. If you provide an invalid or incorrect External Account number, the Bank will not be responsible for returning funds due to an unrecoverable External Transfers.

If any External Transfers to an External Account are returned to the Bank for any reason, the Bank will return the funds, within a reasonable time, to your Deposit Account.



Eligible Accounts and Funds Transfers

Not all accounts are eligible to be linked for External Transfers. Only personal checking, savings, or money market accounts are eligible for enrollment (business, corporate or organization accounts are not allowed). We reserve the right to limit transfer eligibility to certain types of accounts and to change such eligibility from time to time. External Transfers can be made on a one-time or recurring basis. One-time transfer may be immediate or scheduled for a future date. The recurring transfer feature may be used when a set amount is transferred at regular intervals.

Bank shall not be liable for errors due (i) to your Deposit Account or External Account containing insufficient funds to make the External Transfer, (ii) to the third party financial institution holding the External Account mishandling or delaying the processing or posting of the External Transfer funds, and (iii) to you providing us with incomplete or incorrect information for the account verification process for an External Transfer. If we know or receive notice that funds in your Deposit Account are needed to satisfy an obligation such as the payment of a cashier's check or the payment of a debit initiated at a point-of-sale terminal, we may place a hold on those funds, making them unavailable to an External Transfer, until the final settlement date when the funds are withdrawn to pay the obligation.

External Transfers are limited to a daily aggregate of \$5,000 for External Transfers to and from your External Accounts. We reserve the right to change such limits from time to time. Any transfer initiated on a day that is not a business day will be processed the next business day and will count toward the limit for that day.

Funds from External Account Transfers will be available by the 4th business day after the day the transfer is received. External Transfers entered after the daily cut-off time of 4:00 p.m. MST will be processed the next business day. When daylight savings time is NOT in effect (typically the second Sunday in March through the first Sunday in November) the cut-off time will change to 5:00 p.m. MST.

External Transfers are subject to the availability of sufficient funds at the time the transaction is posted. If enough funds to complete the transaction are not available, the Bank may, in its sole discretion, honor the transaction and create the overdraft, or cancel the transaction. In either case, we may charge a non-sufficient funds (NSF), overdraft, or similar fee for transactions processed that overdraw your account. Please refer to the applicable account agreement and fee schedule for details.

Cancellation and Termination

You may cancel any scheduled one-time or recurring External Transfer initiated through Online Banking if you do so within one business day prior to the scheduled transaction processing date (i.e., two business days prior to the scheduled delivery date). This can be done by deleting the scheduled transfer from within Online Banking. A cancellation request for a one-time transfer will apply to that specific transaction. An External Transfer CANNOT be cancelled once it is in process.

If, at any time, you wish to cancel your use of the service, you will need to discontinue use of the service and immediately cancel any scheduled transactions, whether one-time or recurring transactions. You may cancel transactions that are not in-progress by accessing the service. Notwithstanding your termination of the service, this Agreement will continue to govern any transactions that cannot be cancelled at the time of your termination.

The Bank reserves the right to terminate the Agreement and your ability to perform External Transfers in whole or in part at any time without prior notice. All External Transfers are Automated Clearing House (ACH) transactions and as such you and each External Transfer are subject to the National Automated Clearing House Association (NACHA) Operating Rules then in effect. Not all types of accounts are eligible for ACH transfers. You may be subject to penalties by the third-party financial institution, or may suffer negative tax consequences, for certain transactions involving retirement (401k, IRA, etc), savings trust loans, custodial and other types of accounts. It is your responsibility to verify with the third-party financial institution any restrictions regarding transfers to or from any External Account that you enroll.



Fees

You may determine which Mobile Devices can access Mobile Banking functions at any time by logging into Online Banking and then accessing Mobile Banking. Mobile Banking functions (e.g., viewing balances, searching for transaction, viewing transactions, specific types of funds transfers) may be added, reduced or modified by us from time to time without prior notice. We may also modify, reduce or expand the geographic areas in which we offer Mobile Banking or any of its functions or services. We reserve the right to refuse to make any transaction you request through Mobile Banking.

Not all functions that are described in your Online Banking Agreement or available at the Online Banking website may be available with Mobile Banking. All terms and conditions in your Online Banking Agreement and on the Online Banking website that limit or govern your use of Online Banking functions will also limit and govern your use of those functions through Mobile Banking.

Errors or Questions

If you discover an ACH entry that was made in error you must notify us in writing within five (5) business days after the transaction settlement date. Upon our receipt of such notice and a reasonable time to act, we may but are not obligated to, initiate a reversal entry on your behalf in accordance with NACHA Operating Rules. We do not guarantee that the funds transferred by the entry in question will be returned to you.

Except as specifically provided for in the Agreement or where the law requires a different standard, you agree that the Bank shall not be responsible for any loss, whether caused by the Bank, the third-party financial institution, by equipment or software, by Internet service providers, or by any agent or subcontractor of any of the foregoing. The Bank shall not be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use, or maintenance of equipment or software. The External Transfer services are provided "as is", and we do not make any warranties of any kind, either express or implied, including without limitation any warranties of merchantability or fitness for a particular purpose.

Please contact our Online Banking Customer Service Center at 800-497-8168 in regards to errors or questions about your External Transfers. Refer to the section in your Depositor's Agreement that outlines how errors and questions on electronic funds transfers are processed.