

# Business Accounts Schedule of Fees

Effective October 18, 2018

|  |   |   |  |  |
|--|---|---|--|--|
| Account Verification                   | Customer Requested Account Verification Letter  | \$10.00                                 | Per request.   |  |
|  | Third Party Requested Account Verification  | \$15.00                                 | Per request.   |  |
|  | Account Re-Verification   | \$10.00                                 | Per request.   |  |
| ATM & Visa Debit® Card Services        | Debit Card Replacement Fee  | No Charge                               |  |  |
|  | Debit Card Replacement Overnight Card Fee (expedited card delivery)   | \$25.00                                 | Per request; 2-3 Business Day Fed-Ex Delivery.   |  |
|  | Debit Card Replacement Same Day Card Fee (expedited card delivery)  | \$39.00                                 | Per request; 1 Business Day Fed-Ex Delivery.   |  |
|  | <b>Withdrawal<sup>1</sup></b>   |   |  |  |
|  | NB AZ ATM Transactions  | No Charge                               |  |  |
|  | Non-NB AZ ATM Transaction   | \$3.00                                  | For using another banks ATM to complete any transaction. Fees from other bank may apply. |  |
|  | <b>Balance Inquiry<sup>1</sup></b>  |   |  |  |
|  | NB AZ ATM Balance Inquiry   | No Charge                               |  |  |
|  | Non-NB AZ ATM Balance Inquiry   | \$2.00                                  | Per inquiry.   |  |
|  | <b>International Transactions</b>   |   |  |  |
|  | International ATM/Debit Transaction   | 3% of US \$                             | Per transaction.   |  |
| <b>myPHOTOcard™ Customization</b>      |   |   |  |  |
| First Customization                    | No Charge   |   |  |  |
| Each Additional Card or Design Ordered | \$4.95  | Per occurrence/card.                    |  |  |
| Branch Cash Services                   | Branch Cash Services Fees apply to all business account types.  |   |  |  |
|  | Coin Deposited (Standard Bag)   | \$4.00                                  | Per bag.   |  |
|  | Coin Deposited (Mixed/Non-Standard Bag)   | \$15.00                                 | Per bag.   |  |
|  | Coin Order (Full Box)   | \$2.50 per order and \$0.15 per roll    |  |  |
|  | Coin Order (Partial Box)  | \$4.50 per order and \$0.15 per roll    |  |  |
|  | Currency Order (Full Strap)   | \$3.00 per order and \$1.00 per \$1,000 |  |  |
|  | Currency Order (Partial Strap)  | \$4.00 per order and \$1.00 per \$1,000 |  |  |
| Cash Activity                          | Cash Activity fees apply to monthly aggregated cash deposited and less cash for non-analyzed business products. |   |  |  |
|  | Cash Deposited  | \$0.25 per \$100 above limit.           |  |  |
| Cashier's Checks                       | Non-Customer  | \$10.00                                 | Per check.   |  |
|  | Customer  | \$6.00                                  | Per check.   |  |
| Collection Fee                         | Domestic (In/Out)   | \$25.00                                 | Per collection.  |  |
|  | International (In/Out)  | \$40.00                                 | Per collection.  |  |

<sup>1</sup> No fees for using a Zions Bancorporation, N.A. ATMs.  
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| Foreign Exchange           | Buy Currency from Customer                                | No Charge | Per transaction.  |
|                            | Buy Checks  | \$30.00   | Per transaction.  |
|                            | Sell Currency to Customer                                 | \$25.00   | Per transaction.  |
|                            | Sell Draft  | \$15.00   | Per transaction.  |
| Legal Processing           | Garnishment   | \$100.00  | Per garnishment.  |
|                            | Levy  | \$100.00  | Per levy.   |
|                            | Subpoena  | \$100.00  | Per subpoena.   |
| Non-Customer Check Cashing | Check Cashing   | \$6.00    | Per business and/or personal "On-Us" check for \$100 or more.   |
| Online   Mobile Banking    | ACH Small Business Direct Deposit of Payroll              | \$19.95   |   |
|                            | ACH Small Business – Excess Transactions                  | \$1.00    | Per transaction.  |
|                            | Mobile Banking  | No Charge | Message and data charges from service provider may apply.   |
|                            | Mobile Banking with Bill Pay                              | No Charge |   |
|                            | Online Access – Bill Pay                                  | No Charge |   |
|                            | Online Access – Excess Transactions                       | \$0.25    | After 250 transactions reported in calendar month, per online banking company ID.   |
|                            | Direct Connect (formerly PC Banking) Access               | \$4.95    | Quicken, QuickBooks.  |
|                            | Direct Connect (formerly PC Banking) Access with Bill Pay | \$9.95    | Quicken, QuickBooks.  |
| Overdraft Transactions     | Non-Sufficient Funds (NSF) Fee                            | \$35.00   | Per transaction posted against insufficient funds, whether the bank opts to pay or decline the transaction. No fee will be charged if the account is not overdrawn after all transactions post following the close of the business day. |
|                            | Daily Overdraft Fee (Overdraft Service Fee)               | \$5.00    | Charged every day beginning the 5 <sup>th</sup> business day the account is overdrawn, for a maximum of 30 calendar days.   |
|                            | Deficit Funds Transfer                                    | \$10.00   | All current authorizations will remain in effect until further notice new setups will not be permitted. No fee if transfer amount is \$10.00 or less.   |
|                            | Business Access Loan Sweep Transfer Fee                   | \$10.00   | Per sweep from Business Access Line of Credit to linked deposit account.  |
|                            | Business Reserve Line Transfer                            | \$10.00   | Transfer fee will not be assessed if the Business Reserve transfer amount is \$10.00 or less. Subject to credit approval.   |
| Returned Items             | Deposit Item Return Fee                                   | \$12.00   | Per transaction.  |
|                            | Deposit Item Return Fee – Special Handling                |           | Per Custom Quote.   |

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Box sizes listed may not be available at all locations. Contact branch for availability.

## Safe Deposit Boxes

|      |                    |      |                    |      |                     |       |                     |       |                   |       |                   |
|------|--------------------|------|--------------------|------|---------------------|-------|---------------------|-------|-------------------|-------|-------------------|
| 2x5  | \$24 <sup>00</sup> | 4x5  | \$33 <sup>00</sup> | 5x16 | \$120 <sup>00</sup> | 8x20  | \$245 <sup>00</sup> | 10x20 | 245 <sup>00</sup> | 15x15 | 262 <sup>00</sup> |
| 2x10 | \$39 <sup>00</sup> | 5x5  | \$36 <sup>00</sup> | 6x10 | \$76 <sup>00</sup>  | 9x10  | \$109 <sup>00</sup> | 11x13 | 185 <sup>00</sup> | 15x24 | 343 <sup>00</sup> |
| 3x5  | \$27 <sup>00</sup> | 4x10 | \$60 <sup>00</sup> | 7x10 | \$82 <sup>00</sup>  | 10x10 | \$125 <sup>00</sup> | 12x12 | 125 <sup>00</sup> | 15x32 | 491 <sup>00</sup> |
| 3x10 | \$44 <sup>00</sup> | 5x10 | \$65 <sup>00</sup> | 8x10 | \$98 <sup>00</sup>  | 10x15 | \$191 <sup>00</sup> | 15x10 | 191 <sup>00</sup> |       |                   |

Box Drill Fee \$75.00 Per drill.

Box Re-Key Fee \$75.00 Per re-key.

Box Late Payment Fee \$10.00 Applied every 30 days until drilled.

Account Activity Printout \$2.50 Per page.

Check or Statement Copy \$10.00 Per copy.

Check Images By Request

|                      |                  |
|----------------------|------------------|
| Standard             | No Charge        |
| Commercial Half Size | \$5.00 per month |
| Commercial Large     | \$8.00 per month |

eStatements & eNotices No Charge Electronic delivery of statements and notices. Must be enrolled in Online Banking.

Interim Statement \$10.00 Per statement.

Mailed Paper Statements \$5.00 Per statement.

Research \$4.00 Per item.

Statement Copy \$10.00 Per statement.

Stop Payment – Check or Debit \$30.00 Per stop payment.

Stop Payment – Cashier's Check \$40.00 Per stop payment.

## Statement Services

## Stop Payments

## Wire Transfers

Domestic Incoming \$11.00 Per wire.

Domestic Incoming \$12.00 Per wire; applies to analyzed products.

Domestic Incoming with Email Notification \$12.00 Per wire.

Domestic Incoming with Fax Notification \$14.00 Per wire.

Domestic Incoming with Email & Fax Notification \$16.00 Per wire.

Domestic Outgoing \$22.00 Per wire.

Domestic Outgoing with Email Notification \$23.00 Per wire.

Domestic Outgoing with Fax Notification \$25.00 Per wire.

International Incoming \$30.00 Per wire.

International Outgoing \$40.00 Per wire.

Online Wire \$20.00 Per wire.

Wire Return, Recall or Amendment \$25.00 Per wire.

Wire Tracer \$10.00 Per wire.

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## Additional Account Fees and Services

|  |                          |  |
|--|--------------------------|--|
| Balance Based Fee<br>(per \$100 of average ledger balance) | See Banker               | Applies to analyzed checking products.   |
| Dormant Account  | \$8.00                   | Accounts are considered dormant when there is no customer initiated debit or credit activity to an account and the customer has not had contact or communicated with the bank for more than 365 days. Automatic or recurring transactions do not count as customer-initiated activity. Regular account fees may continue to apply, and regular account interest will be paid until such time as the account is closed. CD and IRA accounts are not assessed a dormant account fee. |
| Fax/Scan   | \$4.00 + \$0.50 per page |  |
| Uncollected Funds  | Prime + 4%               | Applies to analyzed checking products.   |