

Personal 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.	
	Withdrawal¹			
	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.	
	Balance Inquiry¹			
	NB AZ ATM Balance Inquiry	No Charge		
	Non-NB AZ ATM Balance Inquiry	\$2.00	Per inquiry.	
	International Transactions			
	International ATM/Debit Transaction	3% of US \$	Per transaction.	
	myPHOTocard™ Customization			
	First Customization	No Charge		
	Each Additional Card or Design Ordered	\$4.95	Per occurrence/card.	
	ATM/VISA® DEBIT CARD LIMITS²			
	ATM CARD			
	ATM (Customer Withdrawal)	\$500	Per day.	
	POS	\$500	Per day.	
	Cash Advance	\$0	Not available.	
	Signature Purchase	\$0	Not available.	
	Maximum Daily Limit	\$500	Per day.	
	VISA CLASSIC DEBIT CARD			
	ATM (Customer Withdrawal)	\$500	Per day.	
	POS	\$7,500	Per day.	
	Cash Advance	\$2,500	Per day.	
	Signature Purchase	\$5,000	Per day.	
	Maximum Daily Limit	\$7,500	Per day.	
	PLATINUM VISA DEBIT CARD			
	ATM (Customer Withdrawal)	\$1,000	Per day.	
	POS	\$15,000	Per day.	
Cash Advance	\$5,000	Per day.		
Signature Purchase	\$10,000	Per day.		
Maximum Daily Limit	\$15,000	Per day.		

¹ No fees for using a Zions Bancorporation, N.A. ATMs.

² Signature, Cash Advance and POS Maximum Daily Limits are aggregate limits and may be reduced, increased or restricted at the Bank's discretion.
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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.
Foreign Exchange	Buy Currency from Customer	No Charge	
	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	Expedited Bill Payments	\$14.99	Per payment.
	Mobile Banking	No Charge	Message and data charges from service provider may apply.
	Mobile Banking with Bill Pay	No Charge	
	Online Access	No Charge	
	Online Access with Bill Pay	No Charge	
	Direct Connect (formerly PC Banking) Access	No Charge	Quicken, QuickBooks
	Direct Connect (formerly PC Banking) Access with Bill Pay	\$4.95	Quicken, QuickBooks
Overdraft Transactions	Non-Sufficient Funds (NSF) Fee	\$35.00	Per transaction posted against non-sufficient funds, whether the bank opts to pay or decline the transaction. A maximum of five (5) fees will be charged per business day. No fee will be charged if the account is overdrawn \$5 or less after all transactions post following the close of business.
	Daily Overdraft Fee (Overdraft Service Fee)	\$5.00	Charged every day beginning the 5 th consecutive calendar day the account is overdrawn more than \$5, for a maximum of 30 calendar days.
	Deficit Funds Transfer	\$10.00	Per overdraft covered by transfer from linked deposit account. No fee if transfer amount is \$10.00 or less.
	Credit Reserve Line Transfer	\$10.00	Transfer fee will not be assessed if the Credit Reserve transfer amount is \$10.00 or less. Subject to credit approval.

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Returned Items	Deposit Item Return Fee	\$12.00	Per transaction.																																																
	Deposit Item Return Fee – Special Handling	Per Custom Quote.																																																	
Safe Deposit Boxes	Box sizes listed may not be available at all locations. Contact branch for availability.																																																		
	<table border="1"> <tr> <td>2x5</td> <td>\$24⁰⁰</td> <td>4x5</td> <td>\$33⁰⁰</td> <td>5x16</td> <td>\$120⁰⁰</td> <td>8x20</td> <td>\$245⁰⁰</td> <td>10x20</td> <td>245⁰⁰</td> <td>15x15</td> <td>262⁰⁰</td> </tr> <tr> <td>2x10</td> <td>\$39⁰⁰</td> <td>5x5</td> <td>\$36⁰⁰</td> <td>6x10</td> <td>\$76⁰⁰</td> <td>9x10</td> <td>\$109⁰⁰</td> <td>11x13</td> <td>185⁰⁰</td> <td>15x24</td> <td>343⁰⁰</td> </tr> <tr> <td>3x5</td> <td>\$27⁰⁰</td> <td>4x10</td> <td>\$60⁰⁰</td> <td>7x10</td> <td>\$82⁰⁰</td> <td>10x10</td> <td>\$125⁰⁰</td> <td>12x12</td> <td>125⁰⁰</td> <td>15x32</td> <td>491⁰⁰</td> </tr> <tr> <td>3x10</td> <td>\$44⁰⁰</td> <td>5x10</td> <td>\$65⁰⁰</td> <td>8x10</td> <td>\$98⁰⁰</td> <td>10x15</td> <td>\$191⁰⁰</td> <td>15x10</td> <td>191⁰⁰</td> <td></td> <td></td> </tr> </table>	2x5	\$24 ⁰⁰	4x5	\$33 ⁰⁰	5x16	\$120 ⁰⁰	8x20	\$245 ⁰⁰	10x20	245 ⁰⁰	15x15	262 ⁰⁰	2x10	\$39 ⁰⁰	5x5	\$36 ⁰⁰	6x10	\$76 ⁰⁰	9x10	\$109 ⁰⁰	11x13	185 ⁰⁰	15x24	343 ⁰⁰	3x5	\$27 ⁰⁰	4x10	\$60 ⁰⁰	7x10	\$82 ⁰⁰	10x10	\$125 ⁰⁰	12x12	125 ⁰⁰	15x32	491 ⁰⁰	3x10	\$44 ⁰⁰	5x10	\$65 ⁰⁰	8x10	\$98 ⁰⁰	10x15	\$191 ⁰⁰	15x10	191 ⁰⁰				
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	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.																																																
Statement Services	Check Copy	\$10.00	Per check.																																																
	Check Images	By Request	<table> <tr> <td>Standard</td> <td>No Charge</td> </tr> <tr> <td>Retail Half Size</td> <td>\$3.00 per month</td> </tr> <tr> <td>Retail Large</td> <td>\$5.00 per month</td> </tr> </table>	Standard	No Charge	Retail Half Size	\$3.00 per month	Retail Large	\$5.00 per month																																										
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	Retail Large	\$5.00 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	\$3.00	Per statement.																																																	
Research	\$4.00	Per item.																																																	
Statement Copy	\$10.00	Per statement.																																																	
Stop Payments	Stop Payment – Check or Debit	\$30.00	Per stop payment.																																																
	Stop Payment – Cashier’s Check	\$40.00	Per stop payment.																																																
Wire Transfers	Domestic Incoming	\$11.00	Per wire.																																																
	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.																																																
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Additional Account Fees and Services	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	
	IRA Trustee to Trustee Transfer	\$35.00	Per transfer.

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