



NATIONAL BANK OF ARIZONA® | New Balance Checking

This disclosure only summarizes the features of this account. For additional 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.NBAZ.com. Information current as of 10/01/2018.

Account Opening and Usage	
Minimum Deposit Needed to Open Account	\$100
Monthly Maintenance Fee	\$10
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	\$3 Waive this fee by opting out of paper statements through online banking. There is no charge for eStatements.
Earns Interest	No
Eligibility Requirements	<ul style="list-style-type: none"> Only available to individuals who have attended all required classes through YWCA of Maricopa County "Own It" program and can provide a Certificate of Completion issued by the YWCA. Only individuals whose accounts have been closed and reported by a single institution to ChexSystems may open this account. Reports exceeding one record, including a NB AZ report, are not eligible for an account. Written verification of payment in full must be provided on bank letterhead. Persons wishing to open this account must repay National Bank of Arizona 100% of actual bank losses and 50% of outstanding fees owed or a maximum of \$100, whichever is less, prior to opening this account. This account is not available to individuals whose accounts were closed due to fraud or Visa Check Card abuse.
Account Restrictions	<ul style="list-style-type: none"> This account is not eligible for a Visa Check Card. This account is not eligible for a Credit Reserve Line (CRL). Customer must order duplicate checks. A maximum of three (3) instances of non-sufficient funds will be allowed the first year of this account. Account will be closed on the fourth NSF instance, without further notice. Account will be converted to another personal checking product, without further notice on or around the one year anniversary if the account is in good standing.

Overdraft Services	
Insufficient Funds (NSF) Fee	\$35 per transaction posted against non-sufficient funds, whether the bank opts to pay or decline the transaction. A maximum of five fees will be charged per account 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.
Overdraft Service Fee (Sustained Overdraft Fee)	\$5 charged every day beginning the fifth consecutive calendar day the account is overdrawn more than \$5, for a maximum of 30 calendar days.
Overdraft Protection	Overdraft Protection is not available for this account.

Account Features	
Convenience Services ¹	Direct Deposit Online Banking Online Bill Pay
ATM Benefits	\$0 for transactions at ATMs owned by NB AZ or other divisions of Zions Bancorporation, N.A. NB AZ Fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. In addition, ATM operator fees may be assessed. See the Personal Account Schedule of Fees for details.

How Deposits and Withdrawals Work

<p>Deposit Funds Availability</p> <p><i>(When funds deposited to your account are generally available)</i></p>	<p>Cash deposited: Next business day</p> <p>Check deposited: Next business day generally, unless a hold is placed</p> <p>Direct Deposit and Wire Transfer: Same business day</p> <p>If a hold is placed on a check deposit, the first \$200 of a deposit of checks subject to a hold will generally be made available the first business day after deposit. We will give you an indication of when the remaining funds will become available. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. The end of a business day varies by banking center.</p>
<p>Deposit and Withdrawal Posting Order</p>	<p>Transactions are generally posted each business day following the close of business in the following order:</p> <p>First: Credit (deposit) transactions such as deposits by cash or check, ATM deposits, direct deposits, wire transfer deposits, and corrections to your account balance.</p> <p>Second: Debit (withdrawal) transactions received the same business day. We divide debit transactions into transaction-type groups and order transactions within each group chronologically (other than checks, which are sorted by serial number). We then post the transactions in sequence by group type and order. For group types and sequence, other exceptions and details, see your Deposit Account Agreement.</p>

Additional Disclosures

<p>Amendments</p>	<p>These terms and your Deposit Account Agreement are subject to change. We will notify you of changes in advance as required by law. See your Deposit Account Agreement for more information.</p>
<p>Dispute Resolution Agreement</p>	<p>Your Deposit Account Agreement contains a Jury Waiver and a Class Action waiver. Except for accounts opened with the Amegy Division, 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>

1. **Convenience Services:** Some online and mobile banking features may not be extended to minors. Internet, mobile and text messaging service provider rates and fees apply for the following services: Online Banking, Mobile Banking, Purchase Alerts or Mobile Card Fraud Alerts. Additional Bill Pay fees apply for expedited delivery options. Transaction notifications are sent to your email account and/or mobile device by SMS text. Account must be enrolled in Online Banking to enroll and manage Purchase Alerts.