

# Personal Accounts Schedule of Fees

Effective August 20, 2020

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</b>			
	NB AZ ATM Transactions <sup>1</sup>	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</b>			
	NB AZ ATM Balance Inquiry <sup>1</sup>	No Charge		
	Non-NB AZ ATM Balance Inquiry	\$2.00	Per inquiry.	
	<b>Mini Statement</b>			
	ATM Mini Statement	\$0.00	Per Mini Statement.	
	<b>International Transactions</b>			
	International ATM/Debit Transaction	3% of US \$	Per transaction.	
	<b>ATM/VISA® DEBIT CARD LIMITS<sup>2</sup></b>			
	<b>ATM CARD</b>			
	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.	
	<b>VISA CLASSIC DEBIT CARD</b>			
	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.	
	<b>PLATINUM VISA DEBIT CARD</b>			
	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.		

<sup>1</sup> No fees for using a Zions Bancorporation, N.A. ATMs.

<sup>2</sup> Signature, Cash Advance and POS Maximum Daily Limits are aggregate limits and may be reduced, increased or restricted at the Bank's discretion. National Bank of Arizona, a division of Zions Bancorporation, N.A. Member FDIC

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Cashier's Checks	Customer	\$7.00	Per check.
	Non-Customer	\$10.00	Per check.
Collection	Domestic (In/Out)	\$25.00	Per collection item.
	International (In/Out)	\$45.00	Per collection item.
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	\$8.00	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

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## Overdraft Transactions

Insufficient Funds (NSF) Fee \$35.00

- Per check, ACH, or wire transaction posted against insufficient funds, whether the bank pays or returns the transaction.
- Per ATM or one-time debit transaction paid against insufficient funds if you have opted-in to our Debit Card Overdraft Service.
- Per multiple-use debit card transaction paid against insufficient funds.
- Per non-debit card withdrawal transaction paid against insufficient funds.

A maximum of five fees will be charged per account per business day. No fees will be charged if the account is overdrawn \$5 or less after all transactions post following the close of business.

Continuing Overdraft Fee \$35.00

Fee is charged if your account remains overdrawn more than \$5.00 for 7 consecutive calendar days. The fee will be charged for up to three consecutive 7-calendar day periods that your account is overdrawn more than \$5.00.

Deficit Funds Transfer \$10.00

A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.

Credit Reserve Line Transfer \$10.00

A transfer fee will be charged each time an advance over \$10 is made from your Credit Reserve Line Account.

## 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.

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 \$150.00 Per drill.

Box Re-Key Fee \$150.00 Per re-key.

Box Late Payment Fee \$15.00 Applied every 30 days until drilled.

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Statement Services	Check Copy	\$5.00	Per check.
	Check Images	By Request	Standard Retail Half Size Retail Large No Charge \$3.00 per month \$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	\$4.00	Per statement.
	Research	\$5.00	Per item.
	Statement Copy	\$5.00	Per statement.
Stop Payments	Stop Payment – Check or Debit	\$30.00	Per stop payment.
	Stop Payment – Cashier’s Check	\$40.00	Per stop payment.
	Stop Payment – Zelle®	\$30.00	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	\$25.00	Per wire.
	Domestic Outgoing with Email Notification	\$26.00	Per wire.
	Domestic Outgoing with Fax Notification	\$28.00	Per wire.
	International Incoming	\$22.00	Per wire.
	International Outgoing	\$50.00	Per wire.
Online Wire	\$15.00	Per wire.	
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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