

Business Accounts Schedule of Fees

Effective July 18, 2019

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 Inquiry and Mini Statement¹			
	NB AZ ATM Balance Inquiry	No Charge		
	Non-NB AZ ATM Balance Inquiry	\$2.00	Per inquiry.	
	NB AZ ATM Mini Statement	No Charge		
	Non-NB AZ ATM Mini Statement	\$2.00	Per mini-statement.	
	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.		
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	Customer	\$6.00	Per check.	
	Non-Customer	\$10.00	Per check.	
Collection Fee	Domestic (In/Out)	\$25.00	Per collection.	
	International (In/Out)	\$40.00	Per collection.	

¹ 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 chooses 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 th calendar 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 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		

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

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 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 \$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 (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.

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