

# Personal 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.	
	<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 and Mini Statement<sup>1</sup></b>			
	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.	
	<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.	
	<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

# Personal Accounts Schedule of Fees

Effective July 18, 2019

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

<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

# Personal Accounts Schedule of Fees

Effective July 18, 2019

## Overdraft Transactions

Non-Sufficient 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. In the event that your account overdraft exceeds \$5 after all transactions post following the close of business, fees will be charged.

Daily Overdraft Fee (Overdraft Service Fee) \$5.00

Charged every day beginning the 5<sup>th</sup> 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.

Deposit Item Return Fee \$12.00 Per transaction.

## Returned Items

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 \$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.

<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

# Personal Accounts Schedule of Fees

Effective July 18, 2019

Statement Services	Check Copy	\$10.00	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	\$3.00	Per statement.
	Research	\$4.00	Per item.
	Statement Copy	\$10.00	Per statement.
Stop Payments	Check or Debit	\$30.00	Per stop payment.
	Cashier's Check	\$40.00	Per 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	\$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.
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.

<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