



Personal Accounts Schedule of Fees

Effective June 26, 2026

Account Verification	Client Verification Letter	\$10.00	Per Letter	
	Third Party Requested Account Verification	\$10.00	Per Request	
ATM/Visa® Debit Card Services	ATM Mini Statement	No Charge	Per Mini Statement This service may not be available at all ATMs.	
	International ATM/Debit Transaction (ATM Withdrawals and Debit Card Purchases)	3%	of U.S. dollar amount of the transaction	
	Nevada State Bank or Zions Bancorporation, N.A. ATM Transaction	No Charge		
	Non Zions Bancorporation, N.A. ATM Inquiry	\$2.50	Fee charged per inquiry.	
	Non Zions Bancorporation, N.A. ATM Transaction	\$2.50	Fee charged per withdrawal conducted at an ATM not owned or operated by Zions Bancorporation, N.A. Other bank or ATM operator fees may also apply to any transaction conducted at an ATM not owned or operated by Zions Bancorporation, N.A. Select checking accounts include waivers of Nevada State Bank ATM fees and/ or rebates of charges from the use of non Zions Bancorporation, N.A. ATMs. International ATM transactions are not waived or rebated.	
	Card Delivery:			
	Standard	No Charge		
	Expedited Shipping	\$25.00	This fee applies if you request “expedited delivery” (which requires the services of an outside delivery service provider). Fee charged per request.	
	Same Day Embossing with Expedited Shipping	\$39.00	This fee applies if you request to personally obtain an “emergency card” (which requires special production) at our bankcard center. Fee charged per request.	
	Daily Limits for ATM and Visa Debit ¹			
	¹ Signature Purchase, Cash Advance, and Point Of Sale Maximum Daily Limits are aggregate limits and may be reduced, increased, or restricted at the Bank’s discretion.			
	ATM Card		Visa Debit Card	
	ATM Withdrawal	\$1,020.00	ATM Withdrawal	\$1,020.00
	Point of Sale	\$1,000.00	Point of Sale	\$5,000.00
	Maximum Daily	\$1,020.00	Cash Advance	\$2,500.00
			Signature Purchase	\$5,000.00
			Maximum Daily Limit	\$5,000.00
	Visa Debit Card with Flex-Line		Private Bank Visa Debit Card	
	ATM Withdrawal	\$1,020.00	ATM Withdrawal	\$2,020.00
	Point of Sale	\$10,000.00	Point of Sale	\$15,000.00
	Cash Advance	\$5,000.00	Cash Advance	\$15,000.00
	Signature Purchase	\$10,000.00	Signature Purchase	\$15,000.00
	Maximum Daily Limit	\$10,000.00	Maximum Daily Limit	\$15,000.00
	Subject to credit approval		Available only to Nevada State Bank Private Bank customers	
Cashier's Checks	Cashier's Check Customer	\$10.00	Per Check	
	Cashier's Check Customer Age 62 +	\$2.00	Per Check	
	Cashier's Check Non-Customer	\$10.00	Per Check Non-Customers can exchange a check drawn on Nevada State Bank for a Cashier's Check.	
Collections	Outgoing/Incoming Collection Domestic	\$30.00	Fee charged per collection.	



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Dormant Accounts	Dormant Account	\$5.00	Fee charged per month to accounts without customer-initiated activity for 365 consecutive days. 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 consecutive 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, IRA and Young Savers accounts are not assessed a dormant account fee.
Foreign Clearing	<u>Canadian Check Deposit (Cash Letter)</u>		Other financial institutions' fees may apply.
	Canadian Check Clearing Fee	\$10.00	Per Item
	USD Check Clearing Fee	\$25.00	Per Item
	<u>Foreign Collection Clearing</u>		Other financial institutions' fees may apply.
	Foreign Collection Item	\$50.00	Per Item
Legal Processing	Legal Process	\$100.00	Per Order Refer to the Deposit Account Agreement for details on Legal Process.
Online Banking	Direct Connect for Quicken/QuickBooks	\$3.00	Fee charged per month.
	eDocuments	No Charge	Receive electronic statements and notices. <u>Must be enrolled in Online Banking.</u>
	<u>Expedited Payment (when using Bill Pay):</u>		
	Same Day ACH	\$10.95	Fee charged per ACH.
	Overnight Check	\$15.95	Fee charged per check.
	External Transfer	No Charge	Per Transfer - Incoming or Outgoing
	External Transfer (Instant Real-Time Payment)	1.75% of US \$	Per Transfer - Outgoing Minimum fee of \$0.25 and maximum fee of \$25.00.
	Mobile Banking	No Charge	Web browser and mobile app access. Message and data charges from service provider may apply.
	Mobile Banking with Bill Pay	No Charge	
	Mobile Banking with Check Deposit	No Charge	
	Online Banking	No Charge	
	Online Banking with Bill Pay	No Charge	
	Web Connect for Quicken/QuickBooks	No Charge	
Overdraft Transactions	Overdraft Fee - Paid Items	\$29.00	•Per check, ACH, or wire transaction that overdraws your account. •Per ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted-in to our Debit Card Overdraft Service. •Per multiple-use debit card transaction that overdraws your account. •Per non-debit card transaction that overdraws your account. We will charge your account no more than 5 per-item Overdraft fees on any business day. We will not charge any per-item Overdraft fees if your account is overdrawn \$30 or less after all credit and debit transactions are posted to your account following the close of the business day.
	Insufficient Funds (NSF) Fee - Returned Items	\$0.00	For any transaction the bank returns or declines that will overdraw the account.
	Overdraft Deposit Transfer	\$10.00	A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.
	Interest Rate	18%	Annual interest rate on the overdraft balance of a charged-off account. See deposit account agreement for additional details.



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Flex-Line (subject to credit approval)	Flex-Line Late Payment		\$29.00 or 5% (greater of)	Whichever amount is higher will be charged per late payment.
	Flex-Line Transfer		\$10.00	A transfer fee will be charged each time an advance over \$10 is made from your Flex-Line account.
	Returned Payment		\$25.00	Fee charged per payment returned.
Safe Deposit Boxes	Box sizes listed are not available at all locations. Contact branch for availability			
	2x5 \$45.00	3x5 \$55.00	3x10 \$80.00	4.5x5 \$60.00
	5x5 \$65.00	5x10 \$100.00	7x10 \$105.00	10x10 \$165.00
	Safe Deposit Box Drill Fee		\$200.00	Fee charged per drill.
	Safe Deposit Key Deposit Fee		\$50.00	Fee charged per box.
	Late Payment		\$10.00	Fee charged every 30 days until box drilled.
Statement Services	<u>Check Images (by request):</u>			
	12 per page (fronts only)		No Charge	Per statement cycle.
	1 per page (fronts and backs)		\$5.00	Per statement cycle.
	6 per page (fronts and backs)		\$5.00	Per statement cycle.
	Combined Statements		No Charge	
	Interim Statement		\$3.00	Period-to-date activity statement copy. Fee charged per statement.
	Paper Statements		\$2.50	Fee charged per statement cycle. See account-specific terms and conditions to see if this fee is charged and how it may be waived.
	Research		\$30.00	Fee charged per hour.
	Research Copy		\$2.50	Fee charged per copy.
Stop Payments	Statement Reprint		\$5.00	Fee charged per statement copy.
	Stop Payment		\$30.00	Fee charged per stop payment. Includes checks, cashier's checks, preauthorized transfers, and recurring debit card payments.
Wire Services	Domestic/International Incoming		\$15.00	Fee charged per wire.
	Domestic Outgoing		\$35.00	Fee charged per wire performed at branch. Outgoing wires are available to Nevada State Bank clients only.
	Domestic Outgoing - Repetitive		\$25.00	Fee charged per wire.
	Online Banking Domestic Outgoing		\$25.00	Fee charged per wire processed via Online Banking.
	International Outgoing		\$50.00	Fee charged per wire. Outgoing wires are available to Nevada State Bank clients only.
	Incoming with Email or Fax Notification		\$20.00	Fee charged per wire.
	<u>Wire Investigation:</u>			
	Amendment		\$25.00	Fee charged per amendment.
	Recall		\$25.00	Fee charged per recall.
	Tracer		\$10.00	Fee charged per tracer.
	Incoming Return		\$25.00	Fee charged per return.
	Outgoing Return		\$25.00	Fee charged per return.



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Additional
Account Fees &
Services

Account Closure	No Charge	
Checkbook Balancing	\$20.00	Fee charged per hour.
Check Printing	Varies	
Coin Deposited	\$5.00	Fee charged per bag.
Excessive Withdrawal - Savings	\$5.00	Fee charged per withdrawal in excess of six (6) per monthly statement cycle. However, no more than ten (10) excessive withdrawal transaction fees will be charged to your account per statement cycle. The excessive withdrawal fee may be waived for certain products. Please see your applicable account disclosure.
Excessive Withdrawal - Money Market	\$15.00	Fee charged per withdrawal in excess of six (6) per monthly statement cycle. However, no more than ten (10) excessive withdrawal transaction fees will be charged to your account per statement cycle. The excessive withdrawal fee may be waived for certain products. Please see your applicable account disclosure.
Temporary (Counter) Checks	\$4.00	Fee charged per sheet of 4.
Early Closure	No Charge	
Encoded Counter Deposit Ticket	\$1.00	Fee charged per deposit ticket encoded.
Foreign Currency	\$25.00	Processing Fee Per Order.
IRA Trustee to Trustee Transfer	No Charge	
Medallion Stamp/Signature Guarantee	\$20.00	Fee charged per stamp/signature guarantee.
Night Deposit Bag	\$0.35	Fee charged per plastic disposable bag.
Night Deposit Key	\$5.00	Fee charged per key.
Non-Client Check Cashing	\$8.00	Fee charged per check \$100.00 or more.
<u>Notary:</u>		
First Stamp	\$5.00	Fee charged per request and per document signer.
Additional Stamp	\$2.50	Fee charged per additional stamp for each document
Overnight Shipping	\$25.00	Fee charged per request.
Restricted/Court Blocked Account Set-Up	\$100.00	Fee charged per account set.
Restricted Account Monthly Maintenance	\$15.00	Fee charged per month.
Zipper Bag	\$5.00	Fee charged per bag.