

## Personal Accounts Schedule of Fees

Effective June 26, 2026

Deposit accounts are subject to the following charges for services in addition to applicable monthly service fees. If your interest-bearing account is subject to any of the following fees, it could reduce your earnings.

|                               |                                                                     |                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------|---------------------------------------------------------------------|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Online Banking                | Online Access                                                       | No Charge                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                               | Online Access with Bill Pay                                         | No Charge                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                               | Web Connect for Quicken/QuickBooks                                  | No Charge                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                               | Direct Connect for Quicken/QuickBooks                               | No Charge                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                               | 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                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                               | eStatements & eNotices                                              | No Charge                                | Receive electronic statements and notices. Must be enrolled in Online Banking                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|                               | External Transfer                                                   | No Charge                                | Per Transfer - Incoming or Outgoing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|                               | External Transfer (Instant Real-Time Payment)                       | 1.75% of US \$                           | Per Transfer - Outgoing<br>Minimum fee of \$0.25 and maximum fee of \$25.00.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                               | Expedited ACH                                                       | \$13.00                                  | Per item                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                               | Expedited Bill Payment                                              | \$15.95                                  | Per item                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                               | Overnight Check                                                     | \$20.00                                  | Per Check                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                               | <b>Zelle®</b>                                                       | <b>Fees Associated with using Zelle®</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                               | Send Money                                                          | No Charge                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                               | Receive Money                                                       | No Charge                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                               | Request Money                                                       | No Charge                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Overdraft Transactions        | Overdraft Fee - Paid Items                                          | \$29.00                                  | <ul style="list-style-type: none"> <li>•Per check, ACH, or wire transaction that overdraws your account.</li> <li>•Per ATM or Everyday Debit Card Transaction that overdraws your account - if you have opted-in to our Debit Card Overdraft Service.</li> <li>•Per multiple-use debit card transaction that overdraws your account.</li> <li>•Per non-debit card transaction that overdraws your account.</li> </ul> <p>We will charge your account no more than five 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.</p> |
|                               | Insufficient Funds (NSF) Fee - Returned Items                       | \$0.00                                   | For any transaction the bank returns or declines that will overdraw the account.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                               | Overdraft Deposit Transfer Fee                                      | \$10.00                                  | A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                               | Flex-Line Transfer Fee                                              | \$10.00                                  | A transfer fee will be charged every time an advance over \$10 is made from your Flex-Line Account.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|                               | Interest Rate                                                       | 18%                                      | Annual interest rate on the overdraft balance of a charged-off account. See deposit account agreement for additional details.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| ATM/VISA® Debit Card Services | 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                               | Zions Bank Networks ATM Transaction <sup>1</sup>                    | No Charge                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                               | Non-Zions Bank Networks ATM Transaction <sup>1</sup>                | \$2.50                                   | Additional surcharges may be assessed by other ATM operators                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                               | Non-Zions Bank Networks ATM Inquiry <sup>1</sup>                    | \$2.50                                   | Each Inquiry                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                               | ATM Mini Statement                                                  | No Charge                                | Per Mini Statement<br>This service may not be available at all ATMs.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                               | International ATM/Debit Transaction                                 | 3% of US\$                               | 3% of total transaction amount in US dollars                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

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|                               | ATM/VISA® Debit Card Limits                | Transaction Limits |                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-------------------------------|--------------------------------------------|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                               | ATM Card                                   |                    |                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| ATM/VISA® Debit Card Services | ATM (Customer Withdrawal)                  | \$500              | Per 24-Hour Period. A maximum of \$300 may be withdrawn in a single transaction.                                                                                                                                                                                                                                                                                                                                                   |
|                               | POS                                        | \$15,500           | Per 24-Hour Period                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                               | Cash Advance                               | Not Available      |                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                               | Signature Purchase                         | Not Available      |                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                               | VISA® Debit Card                           |                    |                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                               | ATM (Customer Withdrawal)                  | \$500              | Per 24-Hour Period                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                               | POS                                        | \$15,500           | Per 24-Hour Period                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                               | Cash Advance                               | \$15,500           | Per 24-Hour Period                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                               | Signature Purchase                         | \$15,500           | Per 24-Hour Period                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                               |                                            |                    |                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Cashier's Checks              | Cashier's Checks   Customer                | \$8.00             | Per Check                                                                                                                                                                                                                                                                                                                                                                                                                          |
|                               | Cashier's Checks   Non-Customer            | \$8.00             | Per Check<br>Non-Customers can exchange a check drawn on Zions Bank for a Cashier's Check.                                                                                                                                                                                                                                                                                                                                         |
| Stop Payments                 | Online Stop Payment                        | \$20.00            | Each Request<br>Includes Checks and Bill Payment                                                                                                                                                                                                                                                                                                                                                                                   |
|                               | Stop Payment                               | \$30.00            | Each Request<br>Includes ACH, Checks, Cashier's Checks, Preauthorized Transfers and Preauthorized Debit Card Payments                                                                                                                                                                                                                                                                                                              |
| Wire Transfers                | Domestic Incoming                          | \$15.00            | Per Wire                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                               | Domestic Outgoing                          | \$27.00            | Per Wire                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                               | International Incoming                     | \$18.00            | Per Wire                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                               | International Outgoing                     | \$50.00            | Per Wire                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                               | Internal Book Transfer                     | \$8.00             | Each Transfer                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                               | Online Domestic Outgoing                   | \$20.00            | Per Wire                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                               | Research Tracer                            | \$25.00            | Per Wire Case                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                               | Amendment                                  | \$25.00            | Per Wire Case                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Account Verification          | Client Verification Letter                 | \$10.00            | Per Letter                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                               | Third Party Requested Account Verification | \$25.00            | Per Request                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Collection / Draft Fee        | Domestic (In/Out)                          | \$30.00            | Other financial institutions' fees may apply.                                                                                                                                                                                                                                                                                                                                                                                      |
| Dormant Accounts              | Dormant Account                            | \$0.00             | 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 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. |
| Foreign Clearing              | Canadian Check Deposit (Cash Letter)       |                    | Other financial institutions' fees may apply.                                                                                                                                                                                                                                                                                                                                                                                      |
|                               | Canadian Check Clearing Fee                | \$10.00            | Per Item                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                               | USD Check Clearing Fee                     | \$25.00            | Per Check                                                                                                                                                                                                                                                                                                                                                                                                                          |
|                               | Foreign Collection Clearing                |                    | Other financial institutions' fees may apply.                                                                                                                                                                                                                                                                                                                                                                                      |
|                               | Foreign Collection Item                    | \$50.00            | Per Item                                                                                                                                                                                                                                                                                                                                                                                                                           |

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|-------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|---------------------|
| Legal Processing              | Legal Process                                                                                                                                                                               | \$100.00   | Per Order<br>Refer to the Deposit Account Agreement for details on Legal Process.                                                                                                       |                                                                            |                     |
| Returned Items                | Special Handling of Returned Check                                                                                                                                                          | \$5.00     | Each Check                                                                                                                                                                              |                                                                            |                     |
|                               | Redeposit of Returned Item                                                                                                                                                                  | \$5.00     | Each Item                                                                                                                                                                               |                                                                            |                     |
| Statement / Research Services | Check Copy                                                                                                                                                                                  | \$3.00     | Per Copy                                                                                                                                                                                |                                                                            |                     |
|                               | Check Images                                                                                                                                                                                | By Request | Standard                                                                                                                                                                                | No Charge                                                                  |                     |
|                               |                                                                                                                                                                                             |            | Retail Half Size                                                                                                                                                                        | \$3.00 Per Month                                                           |                     |
|                               |                                                                                                                                                                                             |            | Retail Large                                                                                                                                                                            | \$5.00 Per Month                                                           |                     |
|                               | Paper Statements                                                                                                                                                                            | \$3.00     | Fee charged per statement cycle. See account-specific terms and conditions to see if this fee is charged and how it may be waived.                                                      |                                                                            |                     |
|                               | Additional Statement Copy                                                                                                                                                                   | \$5.00     | Per Copy                                                                                                                                                                                |                                                                            |                     |
|                               | Research Time                                                                                                                                                                               | \$30.00    | Per Hour                                                                                                                                                                                |                                                                            |                     |
| Safe Deposit Box              | Box sizes listed are not available at every branch location. Certain charges may change without prior notice. Contact branch for current information. Please review Safe Deposit agreement. |            |                                                                                                                                                                                         |                                                                            |                     |
|                               | Safe Deposit Box Annual Fees                                                                                                                                                                |            |                                                                                                                                                                                         |                                                                            |                     |
|                               | 1x4 \$15                                                                                                                                                                                    | 2x10 \$35  | 5x9 \$55                                                                                                                                                                                | 7x16 \$100                                                                 | 16x11 \$140         |
|                               | 1x5 \$15                                                                                                                                                                                    | 3x10 \$35  | 5x10 \$55                                                                                                                                                                               | 9x10 \$100                                                                 | 16x16 \$140         |
|                               | 1x9 \$15                                                                                                                                                                                    | 3x11 \$35  | 5x11 \$55                                                                                                                                                                               | 10x9 \$100                                                                 | 10x16 \$140         |
|                               | 2x4 \$15                                                                                                                                                                                    | 5x4 \$35   | 6x9 \$55                                                                                                                                                                                | 10x10 \$100                                                                | Large Vault 1 \$200 |
|                               | 2x5 \$15                                                                                                                                                                                    | 5x5 \$35   | 6x10 \$65                                                                                                                                                                               | 10x11 \$100                                                                | Large Vault 2 \$250 |
|                               | 3x4 \$20                                                                                                                                                                                    | 6x5 \$35   | 6x11 \$65                                                                                                                                                                               | 10x12 \$100                                                                | 21x19 \$265         |
|                               | 3x5 \$20                                                                                                                                                                                    | 3x19 \$35  | 7x10 \$85                                                                                                                                                                               | 11x10 \$100                                                                | 38x21 \$425         |
|                               | 4x4 \$20                                                                                                                                                                                    | 5x19 \$35  | 8x10 \$85                                                                                                                                                                               | 11x11 \$100                                                                |                     |
|                               | 4x5 \$25                                                                                                                                                                                    | 4x11 \$45  | 9x9 \$85                                                                                                                                                                                | 12x12 \$100                                                                |                     |
|                               | 5x3 \$25                                                                                                                                                                                    | 4x9 \$55   | 5x16 \$85                                                                                                                                                                               | Large Vault 3 \$100                                                        |                     |
|                               | 2x9 \$35                                                                                                                                                                                    | 4x10 \$55  | 6x16 \$100                                                                                                                                                                              | 12x16 \$140                                                                |                     |
|                               | Box Key Fee (initial issuance)                                                                                                                                                              |            | \$25.00                                                                                                                                                                                 | Two keys are provided                                                      |                     |
|                               | Box Drilling Fees                                                                                                                                                                           |            | \$250.00                                                                                                                                                                                | Additional \$2 for each month that the contents have been stored in vault. |                     |
| Box Late Payment Fees         |                                                                                                                                                                                             | \$10.00    | Each month for the first 3 months. After 120 days of not paying the annual fees, a notice will be mailed informing customer that the box will be drilled and the items will be removed. |                                                                            |                     |

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|                                          |                                         |                                                          |                                                                                                                                                                                                                                                                                                                        |
|------------------------------------------|-----------------------------------------|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Additional<br>Account Fees<br>& Services | Check Cashing Fee - Non Customer        | <b>\$8.00</b>                                            | Per check if amount is \$100 or more.                                                                                                                                                                                                                                                                                  |
|                                          | Coin Bag Deposited                      | <b>\$5.00</b>                                            | Per Bag                                                                                                                                                                                                                                                                                                                |
|                                          | Early Account Closure Fee               | <b>\$25.00</b>                                           | Per account if closed within 90 days of account opening.                                                                                                                                                                                                                                                               |
|                                          | Excessive Withdrawal Fee - Savings      | <b>\$5.00</b>                                            | 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 Fee - Money Market | <b>\$15.00</b>                                           | 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. |
|                                          | Foreign Currency Shipping Fee           | <b>\$25.00</b>                                           | Per Shipment                                                                                                                                                                                                                                                                                                           |
|                                          | IRA Trustee to Trustee Transfer         | <b>\$25.00</b>                                           | Each Transfer                                                                                                                                                                                                                                                                                                          |
|                                          | Medallion Stamp                         | <b>\$25.00</b>                                           | Per Stamp<br>Service is available for Zions customers.                                                                                                                                                                                                                                                                 |
|                                          | Non Customer Notary Fee - Utah          | <b>\$10.00</b>                                           | Per Stamp                                                                                                                                                                                                                                                                                                              |
|                                          | Non-Customer Notary Fee - Idaho         | <b>\$5.00</b>                                            | Per Stamp                                                                                                                                                                                                                                                                                                              |
|                                          | Temporary (Counter) Checks              | <b>\$2.00</b>                                            | Fee charged per sheet of 4                                                                                                                                                                                                                                                                                             |
|                                          | <b>Check Reserve</b>                    | <b>Fees Associated with using Check Reserve Services</b> |                                                                                                                                                                                                                                                                                                                        |
|                                          | Credit Line Late Fee-Utah/Wyoming       | <b>\$20.00</b>                                           | Each Late Payment                                                                                                                                                                                                                                                                                                      |
|                                          | Credit Line Late Fee-Idaho              | <b>\$10/5%</b>                                           | Greater of \$10 or 5% of Late Payment                                                                                                                                                                                                                                                                                  |
|                                          | Returned Payment                        | <b>\$20.00</b>                                           | Each Returned Item                                                                                                                                                                                                                                                                                                     |

<sup>1</sup> Zions Bank Networks ATM: ATMs owned by Zions Bank or other divisions of Zions Bancorporation, N.A.