

Zions Bank[®] Switch Kit

Thinking about switching Banks? We make it easy!

Here are a few reasons why Zions Bank is for you:

Zions Bank has been a leading community bank in Utah and Idaho since 1873. We're committed to provide the best service and products that fit your lifestyle. Whether that's doing it all digitally with Online and Mobile Banking or visiting with our friendly, knowledgeable employees at your local branch. We're here to make the switch quick and easy!

STEP 1 » Open your account at Zions Bank

This is the most important step! To get started you can visit any of our branch locations or start your new account Online with our quick and easy online application.

To open an account you will need:

- All applicants present
- Your Social Security number
- Valid ID such as a Driver License, State ID or Passport (additional identification may be required)
- Contact information for everyone on the account
- A minimum of \$50.00 to fund the account¹

Additionally:

- Make sure to enroll in Digital Banking² that gives you 24-hour along with plenty of features to help you keep track of your finances - all from the convenience of your browser, tablet, or mobile phone.
- And, don't forget to sign up for one of our Visa[®] Credit Cards³ to get cash back, low rates and more.

STEP 2 » Transfer Direct Deposits and Automatic Payments

Now it's time to get everything organized. This is important and we don't want you to miss anything so we've created this checklist to ensure your payments and deposits get transferred over with ease. (As you begin this process we recommend having a few recent bank statements to review.)

- First, you'll need to switch the direct deposits from your employer, retirement plan, or other sources of income such as Social Security. Direct deposit is typically done through your employer's human resources or payroll departments
- Next, you'll need to contact companies that you've setup automated payments with such as your insurance company, gym or local utilities. Have your new account number on hand along with the Zions Bank routing number 124000054.
- If you're using Online Bill Payment, print out a list of your current Payees and your Payment History. Take a few minutes to add all your payees into Zions Bank Bill pay. This can be done in Online Banking or through the Mobile App. However, if you're adding a bunch your first time we recommend doing it through Online Banking. To get started follow these steps:
 - Click on the Payments Tab
 - Select Payees > Add a Payee
 - Then Add a Company or Person

We have a large network of payees so many of the companies you currently pay will already be on file with their addresses and phone numbers.

See reverse side for important disclosure information.

STEP 3 » Close your old account

Let's take a minute and make sure you're ready to take this step:

- Have you switched all your direct deposit & automatic payments?
- Have all your checks, debit card purchases, transfers, or automatic payments cleared your old account? This may take up to 10 days.
- Have you received your Zions Bank debit card and pin?
- Have you downloaded the Mobile App, enrolled in Digital Banking, and Bill Pay?²
- Have you enrolled in paperless eStatements?⁴

If the answer is yes to these questions, then it's time to take the final step and close out that old account! Simply contact your former financial institution and let them know you want to close out your account and follow their processes.

ZIONS BANK[®]

¹ Please refer to the Deposit Account Agreement, Account Disclosure, Deposit Rate Sheet and Personal Account Schedule of Fees, or speak with a banker for more details.

² Mobile Banking requires download of the smartphone version of the Zions Bank app from the Apple[®] App Store or Google Play[®]. Message and data rates from your wireless provider may apply. Requires enrollment in Online Banking. Please refer to the applicable Rate and Fee Schedule (Schedule of Fees or Service Charge Information). Subject to terms and conditions of the Digital Banking Service Agreement. Trademarks used are the property of their registered owner and Zions Bank is neither affiliated with nor endorses these companies or their products/services.

³ Credit card accounts are subject to credit approval. Certain terms, conditions, and restrictions apply. See the credit card application and disclosures for more details. Offers are available for new credit card accounts only and subject to change at any time.

⁴ To avoid the Paper Statement Fee of \$3, you must enroll in Online Banking, and opt your account out of receiving paper statements. You may opt to receive either electronic or paper account notices and tax documents at no additional cost.