

Business Connect Checking

ZIONS BANK®

Information is current as of September 15, 2025.

This disclosure only summarizes the features of this account and are subject to change. We will notify you in advance of any changes as required by law. For additional terms governing your account, please see the **Deposit Account Agreement** and the **Zions Bank Business Accounts Schedule of Fees** by visiting any branch or online at www.zionsbank.com.

Account Opening and Usage

Minimum Deposit Needed to Open Account	\$50
Monthly Service Fee	\$25
How to Avoid the Monthly Service Fee	\$0 monthly service fee when you meet one of the following during the statement cycle: <ul style="list-style-type: none">• \$10,000 in combined deposit balance¹ OR• \$50,000 in combined loan and/or credit card balance² OR• Account Analysis fees greater than \$100.³ The primary owner of the Business Connect Checking account must be a business listed as an owner or borrower on all linked accounts.
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	\$0 for statements printed and mailed. There is no charge for eStatements through Digital Banking.
Monthly Transaction and Cash Deposit Limits	\$0 for the first 400 transactions per statement cycle ; \$0.45 charge per additional item over 400 transactions. ⁴ \$0 for the first \$15,000 cash deposited per statement cycle ; \$0.25 charge per additional \$100 cash deposited over \$15,000.
Earns Interest	No

Account Features

ATM Access	\$0 for transactions at ATMs owned by Zions Bank or other divisions of Zions Bancorporation, N.A. Zions Bank fees apply to transactions at ATMs not owned by Zions Bancorporation, N.A. See the Zions Bank Business Accounts Schedule of Fees for details. Additional ATM fees may be assessed by operators of ATMs not owned by Zions Bancorporation, N.A.
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1. **Combined Deposit Balance** is the total balance of all your accounts calculated on the business day prior to the statement date for the following types of linked Zions Bank business deposit accounts: business and public funds checking; business savings; business money market; and business certificate of deposit (CD) The primary account holder of the Business Connect Checking account must be an owner on all linked business deposit accounts included in the combined deposit balance calculation.
2. **Combined Loan Balances** is the outstanding loan balances calculated on the business day prior to the statement date for the following types of Zions Bank business loans: term loans, lines of credit, overdraft line of credit, credit card, and SBA loans. Mortgage loans are not included. All loans are subject to credit approval. Sole Proprietorships may not be eligible for this benefit. See your banker for more information.
3. **Account Analysis Fees** charged to your account during a monthly statement cycle count towards your Monthly Service Fee waiver. Contract may be required.
4. **Transaction:** A transaction is a combination of debited items (withdrawals), credited items (deposits), and deposited items per statement cycle, and includes the following: **Credits**—any deposit into the account; **Debits**—any withdrawal such as check, draft, ACH or other debit against the account; **Deposited items**—each individual item that comprises a deposit such as a check or other item deposited.

Account Features Continued

Convenience Services ⁵	Digital Banking ⁶ Mobile Banking with Mobile Check Deposit ⁷ Visa [®] Debit Card Ask your banker about our sweep account options
Premium Benefits⁸	
Check Orders	50% discount on the first check order placed through Zions Bank (up to \$75). ⁹
Premium Interest Rates	Premium interest rates on eligible deposit products (savings, money market, CD). ¹⁰
Savings & Money Market Accounts	\$0 monthly service fee on linked business savings and money market accounts.
Treasury Management	Access to Treasury Management Services that focus on simplifying payments, reducing fraud, and moving money more efficiently. ¹¹
Wires	\$0 for the first two outgoing Business Online Banking domestic wire transfers each statement cycle. ¹²
Overdraft Fees, Practices, and Services	
Insufficient Funds (NSF) Fee	\$0 if the bank returns or declines a transaction - for example a check, ACH, wire, or debit card transaction - that would overdraw your account if paid.
Overdraft Fee	\$29 each time we pay a debit transaction - for example a check, ACH, wire, or debit card transaction - that overdraws your account. We will charge your account no more than ten 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.
Overdraft Practices and Services	Optional overdraft protection services are available; subject to application and credit approval. Overdraft fees and applicable transfer fees may apply. See the Deposit Account Agreement and the applicable fee schedule for details. ¹³

5. **Convenience Services:** Some online and mobile banking features may not be extended to minors. Internet, mobile, and text messaging service provider rates and fees apply for the following services: Online Banking, Mobile Banking, Card Alerts, or Mobile Card Fraud Alerts. Additional Bill Pay fees apply for expedited delivery options. Transaction notifications are sent to your email account and/or mobile device by SMS text. Account must be enrolled in Online Banking to enroll in and manage Card Alerts.
6. 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.
7. Mobile Check Deposit requires enrollment in Mobile Banking. Limits apply, see our Digital Banking Service Agreement. Message and data rates from your wireless provider may apply.
8. **Premium Benefits:** It may take up to 10 business days before your new relationship rates and benefits are applied. Monthly service fees are waived on linked business savings and business money market accounts when the primary owner of the *Business Connect Checking* account is also an owner on the linked account.
9. **Check orders** must be placed through Zions Bank to qualify. Checks can be ordered through a branch, Online Banking, or Customer Service. Shipping, handling, and tracking fees apply.
10. **Premium Interest Rates:** Premium rate tiers are applied automatically to business savings and business money market accounts when the primary owner of the checking account is also an owner of the linked interest bearing account. For certificates of deposit, separate account opening of the Premium Business Certificate is required to earn premium interest rates. For rate information please see the [Deposit Rate Sheet](#).
11. **Treasury Management Services:** Access to services such as Remote Deposits[™], Treasury Internet Banking, ACH services, and more. See your banker for Treasury Management product details and schedule of fees. Certain Treasury Management Services may require credit approval; contract may also apply.
12. **Wire Transfer Benefit:** Additional outgoing and incoming wire fees, domestic and international, will apply. See the applicable fee schedule for details.
13. Please refer to the Deposit Account Agreement to learn more about the bank's overdraft practices and services.

Transaction Processing

Deposit and Withdrawal Posting Information

Transactions are posted chronologically throughout the business day, whether they are deposits (credits) or withdrawals (debits), in one of two ways:

- 1) In-branch transactions, digital banking transactions, ATM transactions, wires, and Point-of-Sale PIN-based debit card transactions are immediately posted to the Bank's processing system at the time they are conducted;
- 2) Point-of-Sale signature-based debit card transactions, Automated Clearing House (ACH) transactions, "federal in-clearing checks" (checks drawn on your account but deposited at another bank), remotely deposited checks, lockbox transactions, and transactions processed by a Division of Zions Bancorporation, N.A. other than the Division that holds your account) are first grouped into batches of like transactions then posted at regular intervals (usually hourly).

Both ways of Real Time Processing pause at an End-of-Day Cutoff Point but resume the following business day. Interest is calculated and balances are determined (including balances for statement purposes, the Available Balance, any Overdrafts, or Insufficient Funds), at the End-of-Day Cutoff Point. For more details see your **Deposit Account Agreement**.