

**Business Accounts Schedule of Fees**

**Effective September 15, 2025**

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	<b>Business Online Banking:</b>	<b>Fees Associated with Business Online Banking</b>		
	Business Online Banking Access	<b>No Charge</b>		
	<b>Business Bill Pay Transaction</b>	<b>Fees Associated with Bill Pay</b>		
	Monthly 25 Payments Allowance	<b>No Charge</b>		
	Additional Transactions Over 25 Payments Allowance	<b>\$0.50</b>	Per Transaction	
	Expedited ACH	<b>\$13.00</b>	Per Item	
	Overnight Check	<b>\$20.00</b>	Per Check	
	<b>Direct Deposit</b>	<b>Fees Associated with Direct Deposit</b>		
	Annual Renewal Fee	<b>\$75.00</b>		
	Monthly Service Fee	<b>\$15.00</b>	Up to 15 transactions	
Per Transaction	<b>\$0.50</b>	For each transaction after 15 transactions		
	<b>Other Online Banking Fees</b>	<b>Fees Associated with other Online Services</b>		
	Web Connect for Quicken/QuickBooks	<b>No Charge</b>	Download up to 18 months of activity from Zions Bank Online Banking and import them into Quicken/Quickbooks. (Bill Pay through Quicken/QuickBooks is not available via Web Connect.)	
	Direct Connect for Quicken/QuickBooks	<b>\$9.95</b>	Monthly. Quicken/QuickBooks imports transactions directly from Zions Bank Online Banking on your behalf. (Bill Payments and transfers can be done though Quicken/QuickBooks via Direct Connect.)	
	Direct Connect for Quicken/QuickBooks with Bill Pay	<b>\$12.95</b>	Monthly. Quicken/QuickBooks imports transactions directly from Zions Bank Online Banking on your behalf. (Bill Payments and transfers can be done though Quicken/QuickBooks via Direct Connect.)	
Overdraft Transaction			<ul style="list-style-type: none"> <li>•Per check, ACH, or wire transaction that overdraws your account.</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>	
		Overdraft Fee - Paid Items	<b>\$29.00</b>	We will charge your account no more than 10 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 (not applicable for Analyzed accounts).
		Insufficient Funds Fee - Returned Items	<b>\$0.00</b>	For any transaction the bank returns or declines that will overdraw the account (not applicable for Analyzed accounts).
		Overdraft Deposit Transfer Fee	<b>\$10.00</b>	A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.
		Loan Sweep Transfer Fee	<b>\$10.00</b>	A transfer fee will be charged per sweep to your linked deposit account.
	Interest Rate	<b>18%</b>	Annual interest rate on the overdraft balance of a charged-off account. See deposit account agreement for additional details.	

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ATM/VISA® Debit Card Services	Debit Card Replacement Overnight Card Fee (Expedited Card Delivery)	<b>\$25.00</b>	Per request, 2-3 Business Day Fed-Ex Delivery
	Debit Card Replacement Same Day Card Fee (Expedited Card Delivery)	<b>\$39.00</b>	Per request, 1 Business Day Fed-Ex Delivery
	Zions Bank Networks ATM Transaction <sup>1</sup>	<b>No Charge</b>	
	Non-Zions Bank Networks ATM Transaction <sup>1</sup>	<b>\$2.50</b>	Additional surcharges may be assessed by other ATM operators
	Non-Zions Bank Networks ATM Inquiry <sup>1</sup>	<b>\$2.50</b>	Each Inquiry
	ATM Mini Statement Fee	<b>\$1.00</b>	Each Statement
	International ATM/Debit Transaction	<b>3% of US\$</b>	% of Total transaction amount.
	VISA® Business Debit Card Limits		Signature, Cash Advance, and POS maximum daily limits are aggregate limits. Bank at its option may reduce, increase or restrict daily limits. Visa Business Debit Card Daily Spending Limits: Please refer to the Visa Business Debit Card Application for daily limit options.
	ATM	<b>Varies</b>	Daily withdrawal limit(s) vary based on business need
POS	<b>Varies</b>	Daily withdrawal limit(s) vary based on business need	
Cash Advance	<b>Varies</b>	Daily withdrawal limit(s) vary based on business need	
Cashier's Checks	Cashier's Checks   Customer	<b>\$8.00</b>	Per Check
	Cashier's Checks   Non-Customer	<b>\$8.00</b>	Per Check Non-Customers can exchange a check drawn on Zions Bank for a Cashier's Check.
Stop Payments	Online Stop Payment	<b>\$20.00</b>	Each Request Includes Checks and Bill Payment
	Stop Payment	<b>\$30.00</b>	Each Request Includes ACH, Checks, Cashier's Checks, Preauthorized Transfers and Preauthorized Debit Card Payments
Wire Transfers	Domestic Incoming	<b>\$15.00</b>	Each Wire
	Domestic Outgoing	<b>\$27.00</b>	Each Wire
	International Incoming	<b>\$18.00</b>	Each Wire
	International Outgoing	<b>\$50.00</b>	Each Wire
	Internal Book Transfer	<b>\$8.00</b>	Each Transfer
	Research Tracer	<b>\$25.00</b>	Per Wire Case
	Amendment	<b>\$25.00</b>	Per Wire Case
Recall	<b>\$25.00</b>	Per Wire Case	
Account Verification	Client Verification Letter	<b>\$10.00</b>	Per Letter
	Third Party Requested Account Verification	<b>\$25.00</b>	Per Request
Collection / Draft Fee	Domestic (In/Out)	<b>\$30.00</b>	Other financial institutions' fees may apply.
Dormant Accounts	Dormant Account	<b>\$0.00</b>	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	<b>Canadian Check Deposit (Cash Letter)</b>		<b>Other financial institutions' fees may apply.</b>
	Canadian Check Clearing Fee	<b>\$10.00</b>	Per Item
	USD Check Clearing Fee	<b>\$25.00</b>	Per Check
	<b>Foreign Collection Clearing</b>		<b>Other financial institutions' fees may apply.</b>
	Foreign Collection Item	<b>\$50.00</b>	Per Item

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Legal Processing	Legal Process	<b>\$100.00</b>	Per Order Refer to the Deposit Account Agreement for details on Legal Process.																																																						
	Deposited Item Return Fee	<b>\$12.00</b>	Per Item. Includes any check, draft, ACH credit or debit, or other form of payment to or debit against an account.																																																						
Returned Items	Special Handling of Returned Check	<b>\$5.00</b>	Each Check																																																						
	Redeposit of Returned Item	<b>\$5.00</b>	Each Item																																																						
	<p>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.</p> <table border="1"> <tr> <td>1x4 \$15</td> <td>2x10 \$35</td> <td>5x9 \$55</td> <td>7x16 \$100</td> <td>16x11 \$140</td> </tr> <tr> <td>1x5 \$15</td> <td>3x10 \$35</td> <td>5x10 \$55</td> <td>9x10 \$100</td> <td>16x16 \$140</td> </tr> <tr> <td>1x9 \$15</td> <td>3x11 \$35</td> <td>5x11 \$55</td> <td>10x9 \$100</td> <td>10x16 \$140</td> </tr> <tr> <td>2x4 \$15</td> <td>5x4 \$35</td> <td>6x9 \$55</td> <td>10x10 \$100</td> <td>Large Vault 1 \$200</td> </tr> <tr> <td>2x5 \$15</td> <td>5x5 \$35</td> <td>6x10 \$65</td> <td>10x11 \$100</td> <td>Large Vault 2 \$250</td> </tr> <tr> <td>3x4 \$20</td> <td>6x5 \$35</td> <td>6x11 \$65</td> <td>10x12 \$100</td> <td>21x19 \$265</td> </tr> <tr> <td>3x5 \$20</td> <td>3x19 \$35</td> <td>7x10 \$85</td> <td>11x10 \$100</td> <td>38x21 \$425</td> </tr> <tr> <td>4x4 \$20</td> <td>5x19 \$35</td> <td>8x10 \$85</td> <td>11x11 \$100</td> <td></td> </tr> <tr> <td>4x5 \$25</td> <td>4x11 \$45</td> <td>9x9 \$85</td> <td>12x12 \$100</td> <td></td> </tr> <tr> <td>5x3 \$25</td> <td>4x9 \$55</td> <td>5x16 \$85</td> <td>Large Vault 3 \$100</td> <td></td> </tr> <tr> <td>2x9 \$35</td> <td>4x10 \$55</td> <td>6x16 \$100</td> <td>12x16 \$140</td> <td></td> </tr> </table>			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
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Safe Deposit Box	Box Key Fee (initial issuance)	<b>\$25.00</b>	Two keys are provided																																																						
	Box Drilling Fees	<b>\$250.00</b>	Additional \$2 for each month that the contents have been stored in vault.																																																						
	Box Late Payment Fees	<b>\$10.00</b>	Each month for the first 3 month. 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.																																																						
Statement / Research Services	Check Copy	<b>\$3.00</b>	Per Copy																																																						
	Check Images	<b>By Request</b>	Standard No Charge																																																						
			Commercial Half Size \$5.00 Per Month																																																						
			Commercial Large \$7.00 Per Month																																																						
	Paper Statements	<b>\$3.00</b>	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	<b>\$5.00</b>	Per Copy																																																						
Research Time	<b>\$30.00</b>	Per Hour																																																							

## Business Accounts Schedule of Fees

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Additional Account Fees & 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
	Coin Purchase	<b>\$0.11</b>	Per Roll
	Currency Purchase	<b>\$0.11</b>	Per \$100
	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.
	Early Account Closure Fee	<b>\$25.00</b>	Per account if closed within 90 days of account opening
	Foreign Currency Shipping Fee	<b>\$25.00</b>	Per Shipment
	Medallion Stamp	<b>\$25.00</b>	Per Stamp Service is available for Zions customers.
	Night Deposit Bag Processing	<b>\$0.35</b>	Per Bag
	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	

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