

Personal 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	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
	Expedited ACH	\$13.00	Per item
	Expedited Bill Payment	\$15.95	Per item
	Overnight Check	\$20.00	Per Check
	Zelle®	Fees Associated with using Zelle®	
	Send Money	No Charge	
	Receive Money	No Charge	
	Request Money	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 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.
	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 ¹	No Charge	
	Non-Zions Bank Networks ATM Transaction ¹	\$2.50	Additional surcharges may be assessed by other ATM operators
	Non-Zions Bank Networks ATM Inquiry ¹	\$2.50	Each Inquiry
	ATM Mini Statement Fee	\$1.00	Each Statement
	International ATM/Debit Transaction	3% of US\$	3% of total transaction amount in US dollars

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ATM/VISA® Debit Card Services	ATM/VISA® Debit Card Limits		Transaction Limits	
	ATM Card			
	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 Non-Customers can exchange a check drawn on Zions Bank for a Cashier's Check.	
Stop Payments	Online Stop Payment	\$20.00	Each Request Includes Checks and Bill Payment	
	Stop Payment	\$30.00	Each Request Includes ACH, Checks, Cashier's Checks, Preauthorized Transfers and Preauthorized Debit Card Payments	
Wire Transfers	Domestic Incoming	\$15.00	Each Wire	
	Domestic Outgoing	\$27.00	Each Wire	
	International Incoming	\$18.00	Each Wire	
	International Outgoing	\$50.00	Each Wire	
	Internal Book Transfer	\$8.00	Each Transfer	
	Research Tracer	\$25.00	Per Wire Case	
	Amendment	\$25.00	Per Wire Case	
	Recall	\$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 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 Account Fees & Services	Check Cashing Fee - Non Customer	\$8.00	Per check if amount is \$100 or more.
	Coin Bag Deposited	\$5.00	Per Bag
	Early Account Closure Fee	\$25.00	Per account if closed within 90 days of account opening.
	Excessive Withdrawal Fee - 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 Fee - 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.
	Foreign Currency Shipping Fee	\$25.00	Per Shipment
	IRA Trustee to Trustee Transfer	\$25.00	Each Transfer
	Medallion Stamp	\$25.00	Per Stamp Service is available for Zions customers.
	Non Customer Notary Fee - Utah	\$10.00	Per Stamp
	Non-Customer Notary Fee - Idaho	\$5.00	Per Stamp
	Temporary (Counter) Checks	\$2.00	Fee charged per sheet of 4
	Check Reserve	Fees Associated with using Check Reserve Services	
	Credit Line Late Fee-Utah/Wyoming	\$20.00	Each Late Payment
	Credit Line Late Fee-Idaho	\$10/5%	Greater of \$10 or 5% of Late Payment
	Returned Payment	\$20.00	Each Returned Item

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