

Business Accounts Schedule of Fees

Effective March 12, 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	Business Online Banking:	Fees Associated with Business Online Banking	
	Business Online Banking Access	No Charge	
	Business Bill Pay Transaction	Fees Associated with Bill Pay	
	Monthly 25 Payments Allowance	No Charge	
	Additional Transactions Over 25 Payments Allowance	\$0.50	Per Transaction
	Direct Deposit	Fees Associated with Direct Deposit	
	Annual Renewal Fee	\$75.00	
	Monthly Service Fee	\$10.00	
	Per Transaction	\$0.50	
	Other Online Banking Fees	Fees Associated with other Online Services	
Overdraft Transaction	Web Connect for Quicken/QuickBooks	No Charge	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	\$12.95	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 Fee - Paid Items	\$29.00	<ul style="list-style-type: none"> •Per check, ACH, or wire transaction that overdraws your account. •Per multiple-use debit card transaction that overdraws your account. •Per non-debit card transaction that overdraws your account. <p>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).</p>
	Insufficient Funds Fee - Returned Items	\$0.00	For any transaction the bank returns or declines that will overdraw the account (not applicable for Analyzed accounts).
	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.
	Loan Sweep Transfer Fee	\$10.00	A transfer fee will be charged per sweep to your linked deposit account.
ATM/VISA® Debit Card Services	Interest Rate	18%	Annual interest rate on the overdraft balance of a charged-off account. See deposit account agreement for additional details.
	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\$	% 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	Varies	Daily withdrawal limit(s) vary based on business need
	POS	Varies	Daily withdrawal limit(s) vary based on business need
	Cash Advance	Varies	Daily withdrawal limit(s) vary based on business need

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Cashier's Checks	Cashier's Checks Customer	\$6.00	Per Check
	Cashier's Checks Non-Customer	\$6.00	Per Check Non-Customers can exchange a check drawn on Zions Bank for a Cashier's Check.
Stop Payments	Stop Payment Fee	\$25.00	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	\$45.00	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	\$20.00	Per Request
Collection / Draft Fee	Domestic (In/Out)	\$30.00	Other financial institutions' fees may apply.
Dormant Account Fee	Dormant Account	\$5.00	Fee charged per month to accounts without customer initiated activity for 365 days. 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 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. Savings, Money Market and CD accounts are not assessed a dormant account fee.
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
Legal Processing	Tax Garnishment or Levy	\$100.00	Per Request
Returned Items	Deposited Item Return Fee	\$12.00	Per Item. Includes any check, draft, ACH credit or debit, or other form of payment to or debit against an account.
	Special Handling of Returned Check	\$5.00	Each Check
	Redeposit of Returned Item	\$5.00	Each Item

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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.			
	1x4 \$15	2x10 \$35	5x9 \$55	7x16 \$100
	1x5 \$15	3x10 \$35	5x10 \$55	9x10 \$100
	1x9 \$15	3x11 \$35	5x11 \$55	10x9 \$100
	2x4 \$15	5x4 \$35	6x9 \$55	10x10 \$100
	2x5 \$15	5x5 \$35	6x10 \$65	10x11 \$100
	3x4 \$20	6x5 \$35	6x11 \$65	10x12 \$100
	3x5 \$20	3x19 \$35	7x10 \$85	11x10 \$100
	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		\$5.00	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	\$3.00	Per Copy	
	Check Images	By Request	Standard	No Charge
			Commercial Half Size	\$5.00 Per Month
			Commercial Large	\$7.00 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	
Additional Account Fees & Services	Research Time	\$20.00	Per Hour	
	Check Cashing Fee - Non Customer	\$5.00	Per check if amount >\$50, no charge otherwise	
	Non Customer Notary Fee - Utah	\$10.00	Per Stamp	
	Non Customer Notary Fee - Idaho	\$5.00	Per Stamp	
	Night Deposit Bag Processing	\$0.35	Per Bag	
	Coin Bag Deposited	\$5.00	Per Bag	
	Coin Purchase	\$0.11	Per Roll	
	Temporary (Counter) Checks	\$1.00	Fee charged per sheet of 4	
	Currency Purchase	\$0.11	Per \$100	
	Foreign Currency Shipping Fee	\$25.00	Per Shipment	
	Early Account Closure Fee	\$25.00	Per account if closed within 90 days of account opening	

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