

Small Business Trust Checking

ZIONS BANK®

This disclosure only summarizes features of this account. For additional terms governing your account, please see the Deposit Account Agreement. Current copies of the Deposit Account Agreement are available at any branch or online at www.zionsbank.com. Information current as of September 06, 2024.

Account Opening and Usage	
Minimum deposit needed to open account	\$50
Monthly Service Fee	\$0
Paper Statement Service <i>(Applies to statements that are printed and mailed)</i>	\$0 for statements printed or mailed. In addition, there is no charge for eStatements if you opt out of paper statements through online banking.
Earns Interest	No
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. ¹ 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.
Account Features	
Convenience Services ²	Online Banking Mobile Banking Bill Pay Ask your banker about our sweep account options
Special Benefits	Access to Treasury Management services that focus on simplifying payments, reducing fraud, and moving money more efficiently. ³
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 Business Account Schedule of Fees for details. Additional ATM fees may be assessed by operators of ATMs not owned by Zions Bancorporation, N.A.

1. Please refer to the Deposit Account Agreement to learn more about the bank's overdraft practices and services.
2. **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.
3. **Treasury Management Services:** Access to services such as Remote Deposit Capture, Zions Bank Anytime Gateway, 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.

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**.

Additional Disclosures

Amendments

These terms and your Deposit Account Agreement are subject to change. We will notify you of changes in advance as required by law. **See your Deposit Account Agreement for details.**

Other Fees

Please see the applicable fee schedule for service fees not listed.