

Personal Accounts Schedule of Fees

Effective July 14, 2024

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 Bill Payment	\$15.95	Per item	
	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	<ul style="list-style-type: none"> •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. 	
	Insufficient Funds (NSF) Fee - Returned Items	\$0.00	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.	
	Overdraft Deposit Transfer Fee	\$10.00	For any transaction the bank returns or declines that will overdraw the account.	
	Flex-Line Transfer Fee	\$10.00	A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.	
	Interest Rate	18%	A transfer fee will be charged every time an advance over \$10 is made from your Flex-Line Account.	
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	
	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			

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		VISA® Debit Card		
ATM/VISA® Debit Card Services	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	\$6.00	Each Check	
	Counter Checks	\$1.00	Per Sheet	
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	Account Information Letter	\$10.00	Per Request	
	Third Party Requested Account Verification	\$20.00	Per Request	
	Account Balance Confirmation	\$20.00	Per Account	
	Credit Rating	\$20.00	Per Request	
	Account Re-Verification	\$10.00	Per Request	
Collection / Draft Fee	Domestic (In/Out)	\$30.00	Other financial institutions' fees may apply.	
Dormant Account Fee	Checking Accounts Inactive 1 year ²	\$5.00	Per Month	
	Escheatment Fee	No Charge		
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	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
	Additional Statement Copy	\$5.00	Per Copy	
Research Time	\$20.00	Per Hour		

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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

Safe Deposit Box

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	\$5.00	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.

Additional Account Fees & Services

Check Cashing Fee - Non Customer	\$5.00	Per check if amount >\$50, no charge otherwise
Coin Bag Deposited	\$5.00	Per Bag
Early Account Closure Fee	\$25.00	Per account if closed within 90 days of account opening
Foreign Currency Shipping Fee	\$25.00	Per Shipment
IRA Trustee to Trustee Transfer	\$25.00	Each Transfer
Notary Fee - Utah	No Charge	Per Stamp
Notary Fee - Idaho	No Charge	Per Stamp
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.

² 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. Regular account fees may continue to apply, and regular account interest will be paid until such time as the account is closed. CD and IRA accounts are not assessed a dormant account fee.