

# ZIONS BANK®

## Interest and Service Fees Personal Internet Accounts

Effective Date: August 11, 2014

### Gold Interest Checking Account

Minimum opening deposit is \$100. Avoid the monthly maintenance fee of \$12 by keeping a \$2,000 minimum daily balance during the statement cycle in this checking account, or by having a \$15,000 minimum combined<sup>1</sup> consumer deposit balance.

Interest is compounded daily and credited monthly at the interest rate and APY disclosed on the confirmation screen or on the Interest & Service Fees document given to you at account opening.

### Gold Checking Plus Account

Minimum opening deposit is \$100. Avoid the monthly maintenance fee of \$25 by having a minimum combined<sup>1</sup> consumer balance of \$25,000.

Interest is compounded daily and credited monthly at the interest rate and APY disclosed on the confirmation screen or on the Interest & Service Fees document given to you at account opening.

### Checking Plus Account

Minimum opening deposit is \$100<sup>3</sup>. Avoid the \$7 monthly maintenance fee by either keeping a \$300 minimum daily balance in this account or by paying \$20 or more in other service fees (Insufficient Funds Fees, Overdraft Service Fees, Stop Payment Fees, or Deposited Item Returned Fees) or by using your Zions credit card to make at least one purchase or cash advance that posts to your card account during the monthly checking account statement cycle (credit card must be current). Account includes a Statement Savings account with no monthly maintenance fee, if the primary checking signer is also the primary signer on the savings account.

### Basic Checking Account (Utah and Idaho residents)

### Internet Checking Account (Residents outside of Utah and Idaho)

Minimum opening deposit is \$100<sup>3</sup> with no minimum balance requirement and no monthly maintenance fee. Checks paid over 5 per statement cycle are \$2 each (not including Bill Pay checks). Electronic statements are free; paper statements \$2 each. To avoid the paper-statement fee, select e-statements when you open your account and enroll in online banking, or via online banking at any time after you enroll.

### Student Checking Account

This account is available to individuals under 26 years of age who must be the primary signer. Individuals under 18 years of age must have an adult signer on this account. During, or any time after the year of the primary signer's 26th birthday, the account will be changed to a Basic Checking account (Utah and Idaho residents) or Internet Checking account (Residents outside of Utah and Idaho).

Minimum opening deposit is \$100<sup>3</sup> with no minimum balance requirement and no monthly maintenance fee. Checks paid over 5 per statement cycle are \$2 each (not including Bill Pay checks). Electronic statements are free; paper statements \$2 each. To avoid the paper statement fee, select e-statements when you open your account and enroll in online banking, or via online banking at any time after you enroll.

### Military Checking Account

This account is available to active and retired military personnel and their dependents, including guard/reserve, enlistees, ROTC students, veterans, and Department of Defense civilians.

There is no minimum opening deposit. There is no minimum balance requirement and no monthly maintenance fee.

### Statement Savings Account, or

### Gold Statement Savings Account<sup>5</sup>

Minimum opening deposit is \$50<sup>3</sup>. Three free teller withdrawals allowed per monthly cycle. Each teller withdrawal in excess of three will be charged an Excessive Transaction fee of \$2 each. See "Savings Account Restricted Transactions" at the end of this brochure.

Minimum Daily Balance	Maintenance Fee
\$0 to \$199.99	\$3 per month
\$200 and above	No fee

Interest is compounded daily and credited quarterly at the interest rate and APY disclosed on the confirmation screen or on the Interest & Service Fees document given to you at account opening.

### Ultimate Savings Account

Minimum opening deposit is \$5,000. Balance below \$5,000 will not earn interest. Opening deposit must come from funds not currently held in deposit accounts at Zions Bank. There is no minimum balance requirement or monthly maintenance fee. Three free teller withdrawals allowed per monthly cycle. Each teller withdrawal in excess of three will be charged an Excessive Transaction Fee of \$2. See "Savings Account Restricted Transactions" at the end of this brochure.

### Internet Savings Account

Minimum opening deposit is \$100. There is no minimum balance requirement or monthly maintenance fee. A limited number of transfers are allowed from this account. See "Savings Account Restricted Transactions" at the end of this brochure.

This account is eligible for Relationship Interest Rates<sup>12</sup>.

Interest is compounded daily and credited monthly at the interest rate and APY disclosed on the confirmation screen or on the

Interest & Service Fees document given to you at account opening.

### Student Savings Account<sup>4</sup>

This account is available to individuals 13 to 25 years of age, who must be the primary signer. Individuals under 18 years of age must have an adult signer on this account. During, or anytime after the year of the primary signer's 26th birthday, the account will be changed to a Statement Savings Account.

There is no minimum opening deposit and no monthly maintenance fee. Balances less than \$2,000 will earn a higher interest rate than the balance portion \$2,000 and over. Three free teller withdrawals allowed per monthly cycle. Each teller withdrawal in excess of three will be charged an Excessive Transaction fee of \$2. See "Savings Account Restricted Transactions" in this brochure.

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### Money Market Account, Gold Money Market Account<sup>5</sup>, or Affinity Money Market Account

Minimum opening deposit is \$1,000. There is no minimum balance requirement or monthly maintenance fee. A limited number of checks / transfers are allowed from this account. See "Savings Account Restricted Transactions" at the end of this brochure. Each withdrawal or transfer in excess of the number allowed will be assessed a \$15 Excessive Transaction Fee.

Interest is compounded daily and credited monthly at the interest rate and APY disclosed on the confirmation screen or on the Interest & Service Fess document given to you at account opening.

### Gold Money Market Plus Account<sup>5</sup>

Minimum opening deposit is \$1,000. A limited number of checks transfers are allowed from this account. See "Savings Account Restricted Transactions" at the end of this brochure. Each withdrawal or transfer in excess of the number allowed will be assessed a \$15 Excessive Transaction Fee.

Minimum Daily Balance	Maintenance Fee
\$0 to \$24,999.99	\$20 per month
\$25,000 and above	No fee

Interest is compounded daily and credited monthly at the interest rate and APY disclosed on the confirmation screen or on the

Interest & Service Fess document given to you at account opening.

### Internet Money Market Account

Minimum opening deposit is \$1,000. There is no minimum balance requirement or monthly maintenance fee. A limited number of checks / transfers are allowed for this account. See "Savings Account Restricted Transactions" at the end of this brochure. Each withdrawal or transfer in excess of the number allowed will be assessed a \$15 Excessive Transaction Fee.

This account is eligible for Relationship Interest Rates<sup>12</sup>.

Interest is compounded daily and credited monthly at the interest rate and APY disclosed on the confirmation screen or on the Interest & Service Fess document given to you at account opening.

### IRA Money Market Account

Minimum opening deposit is \$100. This requirement may be waived if regular deposits are to be made through payroll deduction or automatic transfers. The withdrawal limits described in the "Savings Account Restricted Transactions" section of this disclosure apply to this account in addition to any possible federal penalties that could be imposed due to IRS restrictions.

Interest is compounded and credited quarterly at the interest rate and APY disclosed on the confirmation screen or on the Interest & Service Fess document given to you at account opening.

### Gold MarketPlus IRA<sup>5</sup>

Minimum opening deposit is \$100. The withdrawal limits described in the "Savings Account Restricted Transactions" section of this disclosure apply to this account in addition to any possible federal penalties that could be imposed due to IRS

restrictions. Accounts with a maximum annual IRA contribution will earn interest at the highest tier for 12 months after this "qualifying deposit" is made.

Interest is compounded daily and credited quarterly at the interest rate and APY disclosed on the confirmation screen or on the Interest & Service Fess document given to you at account opening.

#### Miscellaneous Fees:

Deposited Item <sup>6</sup> Returned	\$10 each
Special Handling of Returned Check	\$5 each
Insufficient Funds Fee (NSF) <sup>7</sup>	\$28 each
Insufficient Funds Fee (NSF) <sup>7</sup> (Student Ckg)	\$15 each
Overdraft Service Fee <sup>8</sup>	\$8 per calendar day
Overdraft Service Fee <sup>8</sup> Student Ckg Acct	\$2 per calendar day
Overdraft Deposit Transfer Fee	\$5 each
Check Copy	\$3 copy
Client Requested Statement Copy	\$5 each
Research Time	\$20 hour
Stop Payment	\$25 each
Domestic Collection Fee <sup>9</sup>	\$20 each
Foreign Collection Fee <sup>9</sup>	\$30 each
Canadian Check Clearing Fee	\$3 each
Uncounted Coin Bag Deposit	\$5 bag
Legal Processing Fee (Levy, Garnishment, etc)	\$75 each
Government Check Cashing Fee – Non Client	\$5 each
Early Closure Fee (Closed within 90 days of opening)	\$10
International Transaction Fee	1% (% of total transaction amount)
Cashier's Checks	\$5 each
Money Orders	\$3 each
Counter Checks	\$1 sheet

#### Verification of Deposit Fees:

Next Day Service	\$12 each
Same Day Service	\$20 each
Re-verification of Deposit	\$10 each

#### Notary Fees:

Notary Fee-Utah <sup>10</sup>	\$5.00 per stamp
Notary Fee-Idaho	No charge

#### Wire Transfer Fees:

Incoming Domestic	\$15 each
Incoming Foreign	\$18 each
Outgoing Domestic	\$20 each
Outgoing Foreign	\$40 each
Internal Book Transfer	\$6 each

#### Wire Research Fees:

Tracer	\$25 each
Amendment	\$25 each
Recall	\$25 each

#### ATM Fees:

ATM Mini Statement Fee	\$1.00 each
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Withdrawals at automated teller machines (ATM) outside of the Zions Bank Network or the Money Pass Network will be charged a \$2.00 ATM Transaction Fee and balance inquiries will be charged a \$1.50 ATM Balance Inquiry Fee. There may be an additional usage fee for transactions or balance inquiries charged by the ATM operator or by any network used.

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### **Dormant Account Fees:**

Checking Accounts inactive one year	\$5 month
Savings Accounts inactive two years'	\$5 month
CD Accounts inactive two year's	\$5 month

### **Check Reserve Fees:**

Credit Line Transfer Fee	\$5 each
Credit Line Late Fee – Utah / Wyoming	\$20 each
Credit Line Late Fee – Idaho	\$10 / 5% <sup>10</sup>
Returned Payment	\$20 each

### **Attorney's Fees, Collection Costs, and Interest:**

For any amount you owe to Zions pursuant to your deposit agreement, interest will be charged thereon at the rate of eighteen percent (18%) per annum from the time the amount becomes due until it is paid.

### **Retained Maintenance Fees:**

If there are insufficient funds to cover a maintenance fee assessed at the end of the statement cycle, any balance in the account will be debited and applied to the fee. The remainder of the fee will be "retained" and may be debited in a future statement period.

### **SAVINGS ACCOUNT RESTRICTED TRANSACTIONS**

Federal regulations limit the number of transfers you may make from a savings or money market account. No more than six transfers can be made during any statement cycle of at least four weeks by pre-authorized transfer, automatic transfer, check, draft, debit card or telephone transfer (including data transmission by computer or other electronic device). By law, if the above limit is exceeded three (3) times in a twelve (12)-month period, the account will be changed to a different type of account. For purposes of the transaction limitation, we count money market checks as of the date we post them to your account, not as of the date you write them.

You may make an unlimited number of withdrawals from your account in person, by ATM, or by mail, or messenger. However, for those savings accounts specified in this brochure, each teller withdrawal exceeding three per monthly cycle will be charged a fee. Internet Savings and Internet Money Market accounts will be charged a teller withdrawal fee beginning with the first transaction.

### **GENERAL INTEREST INFORMATION**

Current interest rates and annual percentage yields can be obtained by calling Customer Service at one of the phone numbers listed below.

The term "Annual Percentage Yield" or "APY" means a percentage rate reflecting the total amount of interest paid on an account based on the interest rate, the frequency of compounding for a 365-day period, and the assumption that interest paid remains in the account. Fees and interest withdrawals will reduce earnings.

Interest rates and APYs listed hereon are variable, are established by the Bank, and may change at any time unless noted otherwise.

Interest is calculated using the daily balance method. This method applies a daily periodic rate to the collected balance in the account each day. Interest that is credited monthly is credited on the date the statement is issued.

Interest accrual for deposited cash begins on the business day the cash is deposited. Interest accrual for deposited non-cash items begins not later than the business day on which the Bank receives credit for the deposited funds.

If the account is closed before interest is paid, any accrued interest will be forfeited.

### **TIME DEPOSITS (CERTIFICATES OF DEPOSIT)**

Renewable CDs will automatically renew for a similar maturity period if not withdrawn on the maturity date or within ten (10) calendar days inclusive thereafter. The Bank reserves the right to not renew the account at any maturity date upon mailing notice of such to you at least twenty (20) days prior to the end of any grace period following that maturity. The renewal interest rate and annual percentage yield will be those prevailing at the time of maturity for CDs of like duration and amount.

### **TIME DEPOSITS EARLY WITHDRAWAL PENALTIES**

Early withdrawal penalties may affect the principal and may be assessed when funds are withdrawn from a time deposit as listed. The penalty is calculated based on the interest rate being paid at the time of withdrawal and applies regardless of the length of time the funds have remained on deposit and may affect the principal on deposit.

CD terms 31-days or less – Interest penalty up to the term of the CD.

CD terms 32-days to 1-year – Interest penalty up to 90-days' interest.

CD terms over 1-year – Interest penalty up to 180-days' interest.

### **Customer Service Telephone Numbers:**

Salt Lake area:	801-974-8800
Provo area:	801-375-9995
Logan area:	435-755-9995
St. George area:	435-674-9995
Ogden area:	801-393-9995
Idaho area:	888-646-3223
Other areas:	800-789-2265

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- 1 Combined consumer deposit balance as of the day prior to the Gold Interest Checking statement date in the following Zions Bank accounts: checking, savings, money market, certificates of deposit, and IRAs.
- 2 Combined consumer balance as of the day prior to the Gold Checking Plus statement date in the following Zions Bank accounts: checking, savings, money market, certificates of deposit, IRAs, and consumer loan and credit card outstanding balances (loan and credit card payments must be current).
- 3 Waived for primary account owners under age 22.
- 4 Client may have one Student Savings account only.
- 5 Requires a Gold checking account. If the Gold checking account is closed, the interest rate on this product may be reduced to the non-gold interest rate.
- 6 "Item" means and includes any check, draft, ACH credit or debit, or other form of payment to or debit against an account.
- 7 If an account is overdrawn \$10 or less, an Insufficient Funds Fee (NSF) will not be assessed. Accounts have a maximum of five (5) NSF Fees per day per account.
- 8 Fees begin accruing on the 5th consecutive calendar day for a maximum of thirty (30) days. If an account is overdrawn \$10 or less, a daily overdraft fee will not be assessed.
- 9 Other financial institutions fees may apply
- 10 No charge for Gold checking and President Circle clients
- 11 The greater of \$10 or 5% of the late amount.
- 12 Relationship Interest Rates: Internet Money Market and Internet Savings are eligible for Relationship Interest Rates.

Your account can earn Relationship Interest Rates by meeting at least one of the following qualifications<sup>13</sup>: (1) use a Zions Bank credit card<sup>14</sup> to make a purchase or cash advance that posts to your card account at least once during the Internet Money Market / Savings monthly interest cycle, or (2) have one of the Zions Bank's Gold checking products, or (3) maintain a Zions Direct<sup>15</sup> brokerage account (Note: You must also not opt-out of sharing your personal information<sup>16</sup> with affiliates of Zions Direct or (4) the primary account owner is under 18 years of age<sup>17</sup>. New Internet Money Market / Savings accounts receive Relationship Interest Rates during an introductory period for a minimum of 30 days. Following the introductory period, qualification is determined monthly on the interest paid date with the associated interest rate applied on the next business day and the status maintained throughout the interest cycle.

- 13 To receive the Relationship Interest Rate, the primary signer on the Internet Money Market / Savings Account must be a signer on a qualified product.
- 14 Subject to credit approval. Restrictions apply. Contact financial center for details. Card payments must be current.
- 15 Zions Direct, Inc. is a non-bank subsidiary of Zions Bank and a member of FINRA/SIPC. Investment products and services: Not FDIC insured-No Bank Guarantee-May Lose Value. The Zions Direct brokerage account qualifier does not apply to California residents.
- 16 Per Zions Direct's privacy policy (see <https://www.zionsdirect.com/privacy-policy.php>)
- 17 Qualification applies to Internet Savings account only.