



NATIONAL BANK OF ARIZONA[®]

PERSONAL BANKING

TRANSITION KIT

Welcome to National Bank of Arizona

At National Bank of Arizona, being a hometown bank means more than the nearest bank being just down the street. It means treating our clients like neighbors and our communities like an extended family. We're honored you're considering making the switch to National Bank of Arizona, and we look forward to serving you.

If you have any questions along the way, please don't hesitate to reach out to us — we're here to help, just like we've always been since 1984.



SWITCHING IN 4 SIMPLE STEPS

STEP 1: Open your new National Bank of Arizona account

To get started, visit nbarizona.com/personal/personal-checking to review the different personal checking account options available. Once you've decided which account is right for you, all account applicants will need to gather several items, such as:

- Social Security number(s)
- Two forms of valid ID, such as a Driver's License, State ID, or Passport
 - Secondary forms of ID include major credit or debit cards, in-state student IDs or in-state employer ID with picture
- Contact information for everyone on the account
- A minimum of \$50 to fund the account

When ready, all account applicants can either open their account online or visit any National Bank of Arizona branch. To find the branch closest to you, visit nbarizona.com/locations.

STEP 2: Enroll in Digital Banking

Digital Banking gives you 24-hour account access along with plenty of features to help you keep track of your finances – all from the convenience of your computer or mobile phone. You can enroll in Digital Banking either in person at a branch or online:

- Visit nbarizona.com to get started
- Select **LOGIN** in the upper right corner
- Select **ENROLL NOW** when prompted
- Follow the steps to complete your enrollment

STEP 3: Transfer direct deposits and automatic payments

Now it's time to get everything organized. As you begin this process, we recommend having a few recent bank statements at hand for reference.

- Switch direct deposits from your employer(s), retirement plan(s) or other sources of income such as Social Security.
- Contact companies that you've set up automated payments with, such as your insurance company, gym or local utilities. Have your new account number on hand along with the National Bank of Arizona routing number: **122105320**
- If you're using Bill Pay, export a list of your current payees and your payment history. From there, enroll in National Bank of Arizona Bill Pay. Once enrolled, you can add your payees through Digital Banking or the Mobile App¹.
 - **In Digital Banking:**
 - » Log in to Digital Banking
 - » Click on the **PAYMENTS** tab
 - » Select **BILL PAY**
 - » **ENROLL**
 - » Add a Company or Person
 - **In the Mobile App¹:**
 - » Log in to the Mobile App
 - » Select **BILL PAY** from the Quick Menu (+)
 - » Then select **ADD A NEW PAYEE (+)**



STEP 4: Close your old account(s)

Take a minute to make sure you're ready to take this step.

- Have you switched all Direct Deposit and Automatic Payments?
- Have all your transactions, including checks, debit card purchases, transfers and automatic payments, cleared your old account? This could take up to 10 business days.
- Have you received your National Bank of Arizona debit card and PIN?
- Have you enrolled in Digital Banking and Bill Pay?
- Have you downloaded the Mobile App?
- Have you enrolled in paperless eStatements?

If you've answered yes to these questions, then it's time to take the final step. Simply contact your former financial institution and let them know you want to close out your old account(s) and follow their process.

EXPLORE ADDITIONAL BANKING SOLUTIONS

We offer a wide variety of banking solutions² that can be tailored to the unique needs of any individual or family. While you're working your way through switching to National Bank of Arizona, now is the perfect time to discuss any additional banking needs you may have, including:

- Savings Accounts²
- Private Banking
- Auto Loans
- Money Market Accounts²
- Real Estate Financing
- Loans, Leases and Lines of Credit
- Certificates of Deposit²
- Credit Cards³
- Wealth Management⁴

QUESTIONS?

If you have additional questions please contact our customer care center at **800.497.8168** (Monday - Saturday, 7 AM to 8 PM MST), or visit your local National Bank of Arizona branch.

1) Mobile banking is included at no cost from National Bank of Arizona. Requires download of National Bank of Arizona App from the Apple® App Store, Google Play®, or Samsung Galaxy® App Store. Message and data rates from your wireless provider may apply. Requires enrollment in Online banking. Subject to the terms and conditions of the Digital Banking Service Agreement. Some Online and Mobile features, including Bill Pay, may not extend to minors. 2) Please refer to the Deposit Account Agreement, Account Disclosure, Deposit Rate Sheet and Personal Account Schedule of Fees, or speak with a banker for more details. 3) Credit cards and loans are subject to credit approval. Certain terms, conditions, and restrictions apply. 4) Trust & fiduciary investment services are provided through Wealth & Fiduciary Services within Wealth Management, a division of Zions Bancorporation, N.A. Investment products and services are NOT insured by the FDIC or any federal or state governmental agency, are NOT deposits or other obligations of, or guaranteed by, Zions Bancorporation or its affiliates, and MAY be subject to investment risks, including the possible loss of principal value or amount invested.