

CI SOTIAI 7		edule of Fees		LITEC	ctive August 15, 202				
Account	Customer Requested A	ccount Verification Letter	\$10.00	0 Per request.					
Verification	Third Party Reque	sted Account Verification	\$15.00	Per request.					
		Account Re-Verification	\$10.00	Per request.					
	Del	oit Card Replacement Fee	No Charge						
	Debit Card Replace	ment Overnight Card Fee	\$25.00	Per request; 2-3 Busine	ss Day Fed-Ex Delivery				
	Dehit Card Renlace	(expedited card delivery) ment Same Day Card Fee	7-5-00						
	Debit Card Replacement Same Day Card Fo (expedited card deliver		\$39.00	Per request; 1 Business Day Fed-Ex Delivery.					
		Withdrawal							
		NB AZ ATM Transactions	No Charge	No fees for using a Zions Bancorporation, N.A. ATMs.					
	Non	-NB AZ ATM Transaction	\$3.00	For using another banks ATM to complete any transaction. Fees from other bank may apply.					
		Balance Inquiry							
	NB	AZ ATM Balance Inquiry	No Charge	No fees for using a Zions Bancorporation, N.A. ATMs.					
	Non-NB	AZ ATM Balance Inquiry	\$2.00	Per inquiry.					
		Mini Statement							
		ATM Mini Statement	\$0.00	Per Mini Statement.					
	Ir	ternational Transactions							
	Internationa	al ATM/Debit Transaction	3% of US \$	Per transaction.					
		1	I/VISA® DEBIT CARD LIM						
	ATM			VISA CLASSIC					
ATM	ATM Withdrawal	\$1,000/day		ATM Withdrawal	\$1,000/d				
& 	POS	\$500/day		POS	\$7,500/d				
Visa Debit®	Cash Advance	Not Available		Cash Advance	\$2,500/d				
Card Services	Signature Purchase	Not Available	,	Signature Purchase	\$5,000/d				
	Maximum Daily Limit	\$1,500/day		Maximum Daily Limit	\$8,500/d				
	PLATINUM VIS	SA DEBIT CARD							
	ATM Withdrawal	\$1,000/day							
	POS	\$15,000/day							
	Cash Advance	\$5,000/day							
	Signature Purchase	\$10,000/day							
	Maximum Daily Limit	\$16,000/day							
	¹ Signature, Cash Advance and POS Maximum Daily Limits are aggregate limits and may be reduced, increased or restricted at the Bank's discretion.								
Cashier's		Customer	\$7.00	Per check.					
Checks		Non-Customer	\$10.00	Per check.					
Collection		Domestic (In/Out)	\$25.00	Per collection item.					
Foreign		Canadian Check Deposi	t (Cash Letter)	Other financial institutions	' fees may apply.				
Clearing		CAD Check Clearing Fee		\$10.00	Per Item				
		USD Check Clearing Fee		\$25.00	Per Item				
		Foreign Collection Clear	ing	Other financial institutions	' fees may apply.				
		Foreign Collection Item		\$50.00	Per Item				

	ccounts Schedule of Fees		Effective August 15, 2024
Foreign	Buy Currency from Customer	No Charge	Per transaction.
Exchange	Sell Currency to Customer	\$25.00	Per transaction.
Logal	Garnishment	\$100.00	Per garnishment.
Legal —	Levy	\$100.00	Per levy.
Processing	Subpoena	\$100.00	Per subpoena.
Check Services	Non-Client Check Cashing	\$8.00	Per business and/or personal "On-Us" check for \$100 or more.
	Expedited Bill Payments	\$14.99	Per payment.
	Mobile Banking	No Charge	Message and data charges from service provider may apply.
Online Mobile	Mobile Banking with Bill Pay	No Charge	
Banking	Online Access	No Charge	
	Online Access with Bill Pay	No Charge	
	Direct Connect (formerly PC Banking) Access	No Charge	Quicken, QuickBooks
	Direct Connect (formerly PC Banking) Access with Bill Pay	\$4.95	Quicken, QuickBooks
Overdraft Transactions	Overdraft Fee - Paid Items	\$29.00	 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 overdraw your account. 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.
	Insufficient Funds (NSF) Fee - Returned Items	\$0.00	For any transaction the bank returns or declines that will overdraw the account.
	Overdraft Deposit Transfer	\$10.00	A transfer fee will be charged every time a transfer over \$10 is made from your linked Deposit Account.
	Flex-Line Transfer	\$10.00	A transfer fee will be charged each time an advance over \$10 is made from your Flex-Line Account.
Returned			
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Personal A	\CC(ounts Sche	dul	e of Fees				Ef	fective A	ugust 15, 2024
	Box sizes listed may not be available at all locations. Contact branch for availability.									
	2x5	\$22.00	5x5	\$36.00	7x10	\$82.00	10x15	\$191.00	15x15	\$262.00
Safe Deposit Box	2x10	\$39.00	4x10	\$60.00	8x10	\$98.00	10x20	\$245.00	15x24	\$343.00
	3x5	\$27.00	5x10	\$65.00	8x20	\$245.00	11x13	\$185.00	15x32	\$491.00
	3x10	\$44.00	5x16	\$120.00	9x10	\$109.00	12x12	\$125.00		
	4x5	\$33.00	6x10	\$76.00	10x10	\$125.00	15x10	\$191.00		
		Box Drill Fee				\$150.00 Per drill.				
	Box Re-Key Fee				\$150.00	Per re-key.				
	Box Late Payment Fee				\$15.00	Appli	Applied every 30 days until drilled.			
				Check Copy		\$5.00	Per ch	neck.		
	Check Images					_	Stand	Standard		harge
					By Request	Retail	Retail Half Size		onth	
Statement Services								Large	\$5 M	
	eStatements & eNotices					No Charge		Electronic delivery of statements and notic Must be enrolled in Online Banking.		
	Interim Statement					\$10.00	Per st	Per statement.		
	Mailed Paper Statements					\$4.00	Per statement.			
	Research					\$5.00	Per item.			
	Statement Copy					\$5.00	Per statement.			
Stan Daymont	Stop Payment – Check or Debit					\$30.00) Per stop payment.			
Stop Payment	Stop Payment – Cashier's Check					\$40.00	Per stop payment.			
	Domestic Incoming					\$11.00	Per wire.			
	Domestic Incoming with Email Notification					\$12.00	Per w	ire.		
	Domestic Incoming with Fax Notification					\$14.00	Per w	ire.		
Wire Transfers	Domestic Incoming with Email & Fax Notification					\$16.00	Per wire.			
	Domestic Outgoing					\$25.00	Per wire.			
	Domestic Outgoing with Email Notification					\$26.00	\$26.00 Per wire.			
	Domestic Outgoing with Fax Notification					\$28.00 Per wire.				
			Inter	national Incoming		\$22.00 Per wire.				
	International Outgoing				\$50.00	Per wire.				
				Online Wire		\$15.00	Per w	ire.		
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Personal Acco	ounts Schedule of Fees		Effective August 15, 2024
Additional Account Fees and Services	Dormant Account	\$8.00	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. CD and IRA accounts are not assessed a dormant account fee.
	Fax/Scan	\$4.00 + \$0.50	Per page
	IRA Trustee to Trustee Transfer	\$35.00	Per Transfer.
	Excessive withdrawal fee-MMDA	\$10.00	excessive withdrawal after 6
	Excessive withdrawal fee-Savings	\$10.00	excessive withdrawal after 6