



CONSUMER DEPOSIT ACCOUNTS DISCLOSURE AND FEE SCHEDULE

Effective March 16, 2017

Below you will find information specific to your individual account(s). Information regarding other terms and conditions of your account(s) may be found in the Deposit Agreement and Disclosure. Interest rate and annual percentage yield (APY) information is current as of:

Date

CHECKING ACCOUNTS

BASIC CHECKING ACCOUNT

- This account is not an interest bearing account.

Balance Information:

- You must deposit \$100 to open this account.

Fees:

- A Monthly Maintenance fee of \$9.00
- A Paper Statement fee of \$2.50 for each statement cycle
- See the Fee Schedule for information on other fees that may apply.

How to Avoid Fees:

- Opting-out of paper statements will eliminate the Paper Statement fee.
- The Monthly Maintenance Fee may be waived if
 - There is a direct deposit into the account of at least \$500 per statement cycle,
 - OR by using the primary checking account owner's Nevada State Bank credit card at least once during the monthly checking account statement cycle to make a purchase or cash advance (card payments must be current, only personal credit cards are eligible, and the card owner may be a primary or secondary credit card owner),
 - OR if the average daily balance for the statement period is \$1,500 or greater,
 - OR current U.S. Military identification is provided to the Bank (upon expiration, new ID will be required),
 - OR student enrollment is provided for primary account owner up to the age of 24.

Transaction Limitations:

- There are no transaction limitations on this account.

Other Account Terms and Conditions:

- A monthly descriptive statement is provided, and check safekeeping is required.
- See important account closure information on the fee schedule.

SILVER ADVANTAGE CHECKING ACCOUNT

- This account is not an interest bearing account.

Balance Information:

- You must deposit \$100 to open this account.

Fees:

- A Monthly Maintenance fee of \$5.00
- A Paper Statement fee of \$2.50 for each statement cycle
- See the Fee Schedule for information on other fees that may apply.

How to Avoid Fees:

- Opting-out of paper statements will eliminate the Paper Statement fee.
- The Monthly Maintenance Fee may be waived if
 - There is a direct deposit into the account during the statement cycle,
 - OR if the average daily balance for the statement period is \$1,000 or greater,
 - OR current U.S. Military identification is provided to the Bank (upon expiration, new ID will be required).

Transaction Limitations:

- There are no transaction limitations on this account.

Other Account Terms and Conditions:

- This account is available to individuals age 65 or older.
- Annually receive one order of Nevada State Bank custom image personalized checks for a low \$5.95 handling fee or receive a credit of \$5 towards the purchase of another check style.
- A monthly descriptive statement is provided, and check safekeeping is required.
- Cashier's Check purchase fee discounted to \$2.00.
- A 50% discount is given on the rental of a safe deposit box (discount may not be used in conjunction with any other safe deposit box discounts).
- See important account closure information on the fee schedule.

RELATIONSHIP CHECKING ACCOUNT

Rate Information:

- Using the chart provided below, your daily collected balance will result in payment of the corresponding interest rate and APY.

Daily Collected Balance	Interest Rate	APY
Up to \$4,999.99	%	%
\$5,000 to \$24,999.99	%	%
\$25,000 to \$99,999.99	%	%
\$100,000 to \$249,999.99	%	%
\$250,000 to \$499,999.99	%	%
\$500,000 and greater	%	%

- Your interest rate and annual percentage yield may change at our discretion at any time.

Compounding and Crediting:

- Interest will be compounded daily. Interest will be credited to your account on a monthly basis.
- If you close your account before interest is credited, you will not receive the accrued interest.

Balance Information:

- You must deposit \$100 to open this account.
- We use the daily balance method to calculate the interest. This method applies a daily periodic rate to the principal in the account each day.
- Interest on noncash deposits begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Fees:

- A Monthly Maintenance fee of \$15.00
- A Paper Statement fee of \$2.50 for each statement cycle
- See the Fee Schedule for information on other fees that may apply.

How to Avoid Fees:

- Opting-out of paper statements or meeting the requirements to have the Monthly Maintenance fee waived will eliminate the Paper Statement fee.
- The Monthly Maintenance Fee may be waived if
 - The average daily balance for the statement period is \$5,000 or more,
 - OR The average daily balance of the Relationship Checking account for the statement period, plus all eligible loan and deposit account balances associated with the relationship account of the primary owner on the statement date, are \$10,000 or greater.

Transaction Limitations:

- There are no transaction limitations on this account.

Other Account Terms and Conditions:

- Annually receive one order of Nevada State Bank custom image personalized checks for a low \$5.95 handling fee or receive a credit of \$5 towards the purchase of another check style.
- A monthly descriptive statement is provided, and check safekeeping is required.
- No fees charged on Cashier's checks (up to 5 per month).
- A 50% discount is given on the rental of a safe deposit box (discount may not be used in conjunction with any other safe deposit box discounts).
- See important account closure information on the Fee Schedule.

WORRY-FREE ACCOUNT

- This account is not an interest bearing account.

Balance Information:

- You must deposit \$20 to open this account.

Fees:

- A Monthly Maintenance fee of \$5.00
- A Paper Statement fee of \$2.50 for each statement cycle

How to Avoid Fees:

- Opting-out of paper statements will eliminate the Paper Statement fee.

Transaction Limitations:

- Check writing is not available on this account. All presented checks will be returned with reason "Refer to Maker" even if there are sufficient funds in the account.
- Online Bill Pay is not available on this account.

Other Account Terms and Conditions:

- This account is automatically opted-out of debit card overdraft service. It is possible to overdraw the account, but neither insufficient funds fees or sustained overdraft fees will be charged. If account enrolled in overdraft deposit transfer service or linked to a Reddi Reserve account, then transfer fees will apply.

- A monthly descriptive account statement is provided.
- See important account closure information on the fee schedule.

FRESH START CHECKING ACCOUNT

- This account is not an interest bearing account.

Balance Information:

- You must deposit \$25 to open this account.

Fees:

- A Monthly Maintenance fee of \$7.50
- A Paper Statement fee of \$2.50 for each statement cycle
- A \$20 Seminar fee paid to Financial Guidance Center
- See the Fee Schedule for information on other fees that may apply.

How to Avoid Fees:

- Opting-out of paper statements will eliminate the Paper Statement fee.

Transaction Limitations:

- There are no transaction limitations on this account.

Other Account Terms and Conditions:

- This account is a "second-chance" account for qualified individuals who have had accounts closed due to excessive overdraft activity. Certain restrictions will apply.
- Upon successful completion of the Fresh Start Program for a 12-month period, the account will be converted to a Basic Checking account.
- A monthly descriptive statement is provided, and check safekeeping is required.
- See important account closure information on the fee schedule.

- Interest will be compounded daily. Interest will be credited to your account on a monthly basis.
- If you close your account before interest is credited, you will not receive the accrued interest.

Balance Information:

- You must deposit \$100 to open this account.
- A minimum balance fee of \$10 will be imposed every month if the average daily balance for the statement period is less than \$1,000
- We use the daily balance method to calculate the interest. This method applies a daily periodic rate to the principal in the account each day.
- Interest on noncash deposits begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Fees:

- See Balance Information regarding balance requirements.
- A Paper Statement fee of \$2.50 for each statement cycle
- There is an excessive transaction fee of \$25 per item for clients who conduct transactions beyond the six allowed (see Transaction Limitations below).
- See the Fee Schedule for information on other fees that may apply.

How to Avoid Fees:

- Opting-out of paper statements will eliminate the Paper Statement fee.

Transaction Limitations:

- Transfers to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, debit card, or similar order to third parties are limited to six per 30-day statement cycle. See your Deposit Agreement and Disclosure for more information.

Other Account Terms and Conditions:

- A monthly descriptive statement is provided, and check safekeeping is required.
- See important account closure information on the fee schedule.

- We use the daily balance method to calculate the interest. This method applies a daily periodic rate to the principal in the account each day.
- Interest on noncash deposits begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Fees:

- See Balance Information regarding balance requirements.
- A Paper Statement fee of \$2.50 for each statement cycle
- An excessive transaction fee of \$2 will apply to each withdrawal beyond six for the month ending on the statement date.
- See the Fee Schedule for information on other fees that may apply.

How to Avoid Fees:

- Opting-out of paper statements will eliminate the Paper Statement fee.

Transaction Limitations:

- Withdrawals and transfers to another account or to third parties by preauthorized, automatic, telephone, computer transfer, or by similar order to third parties are limited to six per 30-day statement cycle. See your Deposit Agreement and Disclosure for more information.

Other Account Terms and Conditions:

- See important account closure information on the fee schedule.

SECURED VISA® SAVINGS ACCOUNT

- Savings account will be opened only to secure a Visa credit card.
- If the credit card account is closed, the savings account will be converted to a Classic Savings account. See Classic Savings for additional information and other fees that may apply.

Rate Information:

- Your interest rate and annual percentage yield may change at our discretion at any time.
- Using the chart below, your daily collected balance will result in payment of the corresponding interest rate and APY.

Daily Collected Balance	Interest Rate	APY
All balances	%	%

Compounding and Crediting: Interest will be compounded daily. Interest will be credited to your account on a monthly basis

- If you close your account before interest is credited, you will not receive the accrued interest.

Balance Information:

- The minimum balance required to open this account is \$300.00
- Maximum credit limit on the credit card is \$5,000.

Transaction Limitations:

- This is not a transactional account and additional deposits will only be to support an application for increase in credit limit.
- No withdrawals will be allowed.
- No ATM/Debit card
- This account cannot be viewed online.

ELECTRONIC FUND TRANSFERS

See the Deposit Agreement and Disclosure regarding your rights and responsibilities. Also see the Fee Schedule below for fees that may pertain to these services.

MONEY MARKET AND SAVINGS ACCOUNTS

MONEY MARKET ACCOUNT

Rate Information:

- Using the chart below, your daily collected balance will result in payment of the corresponding interest rate and APY.

Daily Collected Balance	Interest Rate	APY
Up to \$4,999.99	%	%
\$5,000 to \$24,999.99	%	%
\$25,000 to \$99,999.99	%	%
\$100,000 to \$249,999.99	%	%
\$250,000 to \$499,999.99	%	%
\$500,000 to \$999,999.99	%	%
\$1,000,000.00 and greater	%	%

- Your interest rate and annual percentage yield may change at our discretion at any time.
- Higher interest rates and APYs are available for clients who also own a Relationship Checking account.

Compounding and Crediting:

CLASSIC SAVINGS ACCOUNT

Rate Information:

- Your interest rate and annual percentage yield may change at our discretion at any time.
- Using the chart below, your daily collected balance will result in payment of the corresponding interest rate and APY.

Daily Collected Balance	Interest Rate	APY
All balances	%	%

Compounding and Crediting: Interest will be compounded daily. Interest will be credited to your account on a monthly basis.

- If you close your account before interest is credited, you will not receive the accrued interest.

Balance Information:

- You must deposit \$100 to open this account.
- A minimum balance fee of \$5 will be imposed every month if the account balance falls below \$100 any day of the month ending on the statement date.
- The monthly maintenance fee may be waived for clients age 65 and older or students up to the age of 24 .
- The minimum opening deposit, monthly maintenance and paper statement fee may be waived for those under the age of 18.



Personal Accounts Schedule of Fees

Effective March 16, 2017

Account Verification	Customer Requested Account Verification Letter	\$8.00	Fee charged per request. Includes: audit confirmations and reference letters.	
	Third Party Requested Account Verification	\$8.00		
	Account Re-Verification	\$8.00		
ATM Transactions	Nevada State Bank or ZB, N.A. ATM Transaction	No Charge	For using another bank's ATM to complete any transaction. In addition, fees from other bank may apply.	
	Non-ZB, N.A. ATM Transaction	\$2.50		
	Non-ZB, N.A. ATM Inquiry	\$2.00		
	ATM Mini Statement Fee	\$1.00		Charged per short statement.
	International ATM/Debit Transaction	2%		Percentage charged per transaction amount.
Check Services	Cashier's Check: Non-Client	Not Available	Fee charged per check.	
	Client	\$8.00		
	Check Printing	Varies		Fee varies based on style of check ordered.
	Counter Check	\$1.00		Fee charged per check.
Collection Fee	Out Collection Domestic	\$25.00		
	Out Collection International	\$40.00		
Debit Card Services	International Debit Transaction	2%	Percentage charged per purchase made outside of the United States.	
	Card Delivery: Standard	No Charge	This fee applies if you request "expedited delivery" (which requires the services of an outside delivery service provider). This fee applies if you request to personally obtain an "emergency card" (which requires special production) at our bankcard center.	
	Expedited Shipping	\$25.00		
	Same Day Embossing with Expedited Shipping	\$39.00		
Foreign Items	Canadian Item	\$2.50		Fee charged per item.
	Foreign Item Return Fee	\$25.00	Fee charged per deposited item that is returned – charged back.	
	Foreign Draft Fee	\$25.00		
Legal Processing	Garnishment	\$75.00	Legal request for customer information.	
	Levy	\$75.00		
	Subpoena	\$75.00		
Online Banking	Online Banking	No Charge	Web browser and mobile app access. Message and data charges from service provider may apply.	
	Online Banking with Bill Pay	No Charge		
	PC Banking Access	No Charge		Quicken, QuickBooks, Money, etc.
	PC Banking Access with Bill Pay	\$4.95 per month		Quicken, QuickBooks, Money, etc.
	Mobile Banking	No Charge		
	Mobile Banking with Bill Pay	No Charge		
	Mobile Banking with Check Deposit	No Charge		
	eStatements & eNotices	No Charge		Receive electronic statements and notices. Must be enrolled in Online Banking.
	Expedited Payment: Same Day ACH (per payment)	When using bill pay. \$10.95		
Overnight Check (per check)	\$15.95			



Personal Accounts Schedule of Fees

Effective March 16, 2017

Online Banking (continued)	Popmoney® Transfer Services:		Fees associated with using Popmoney® Transfer services								
		Request Money	\$0.75								
		Send Money - Email Template	\$0.50								
		Send Money - Standard Delivery	No Charge	2-3 day delivery.							
		Send Money - Next Day Delivery	\$1.50								
		Send Money - Instant Delivery	\$5.00								
Overdraft Transactions		Insufficient Funds Fee	\$35.00	Fee charged for each item presented against insufficient funds. If your account is overdrawn by \$10.00 or less, no insufficient funds fee will be assessed. There is a limit of five (5) insufficient funds fees per day.							
		Overdraft Service Fee	\$8.00	Fee charged per day for each day your account is overdrawn, beginning on the (5 th) calendar after four (4) consecutive days of overdraft. It will be assessed for 30 days. If your account is overdrawn by \$25.00 or less, no Overdraft Service Fee will be charged.							
		Overdraft Deposit Transfer	\$10.00	Per automatic transfer from another deposit account to cover an overdraft.							
		Personal ReddiReserve (subject to credit approval)	\$5.00	A credit line transfer fee will be charged every time an advance is made from your credit line account. More than one advance may be made during any given day.							
		Interest Rate	18%	Interest rate on overdraft or other account if a different rate is not specified by applicable credit agreement. Percentage charged per annum. Interest begins accruing when overdraft is written-off; interest on other shortages begins accruing immediately.							
Returned Items		Deposited Item Return Fee	\$12.00	Fee charged per deposited item that is returned – charged back.							
		Deposited Item Return Fee – Special Handling	\$2.00								
Safe Deposit Boxes	Box sizes listed are not available at all locations. Contact branch for availability										
	2x5	\$30.00	3x5	\$40.00	3x10	\$65.00	4.5x5	\$45.00	4x10	\$65.00	
	5x5	\$50.00	5x10	\$85.00	7x10	\$90.00	10x10	\$150.00	10x21	\$315.00	
		Safe Deposit Box Drill Fee		\$200.00							
		Safe Deposit Key Deposit Fee:		Client		\$25.00					
			Non-Client		\$100.00						
Statement Services		Imaged Checks	\$3.00	Charged per statement for check images mailed.							
		Check Images	\$3.00	Fee charged per statement cycle.							
		Combined Statements	No Charge								
		Image Option	\$5.00	Fee charged per statement for larger print, fewer images per page, etc. For consumer accounts only.							
		Interim Statement	\$3.00	Period-to-date activity statement copy. Fee charged per statement.							
		Mailed Printed Statement	\$5.00	Fee charged per statement.							
		Paper Statements	\$2.50	Fee charged per statement cycle. See account-specific terms and conditions to see if this fee is charged and how it may be waived.							



Personal Accounts Schedule of Fees

Effective March 16, 2017

Statement Services (continued)	Research	\$20.00	Fee charged per hour.
	Research Copy	\$2.50	Fee charged per copy.
	Statement Hold	\$3.00	Fee charged per month that statements are on hold. Held at a branch per customer's request.
	Statement Reprint	\$5.00	Fee charged per statement copy.
Stop Payments	Stop Payment:		Fee charged per item. Includes: checks, cashier's checks, preauthorized transfer, and recurring debit card payments.
	Standard	\$30.00	
	Online Banking	\$25.00	
	Stop Payment – Popmoney®	\$30.00	
Wire Services	Domestic/International Incoming	\$15.00	
	Incoming with Email or Fax Notification	\$20.00	
	Domestic Outgoing	\$25.00	Outgoing wires are available to Nevada State Bank clients only.
	International Outgoing	\$50.00	Outgoing wires are available to Nevada State Bank clients only.
	Wire Investigation:		
	Amendment	\$25.00	
	Recall	\$25.00	
	Tracer	\$10.00	
Incoming Return	\$25.00		
Outgoing Return	\$25.00		
Additional Account Fees & Services	Account Closure	No Charge	
	Checkbook Balancing	\$20.00	Fee charged per hour.
	Coin Deposited Fee	\$5.00	Fee charged per bag.
	Dormant Account	\$5.00	Fee charged per month to checking accounts inactive* for 14 consecutive months and savings accounts inactive for 24 consecutive months.
	Early Closure	No Charge	
	IRA Trustee to Trustee Transfer	No Charge	
	Medallion Stamp/Signature Guarantee	\$20.00	
	myPHOTOcard® Customization	\$4.95	First customization is free for primary and secondary cardholder. Each additional card and/or customization is \$4.95 per card.
	Night Deposit Bag	\$0.35	Fee charged per plastic disposable bag.
	Night Deposit Key	\$5.00	Fee charged per key.
	Notary:		
	Per signature for the first signature for each signer	\$5.00	
	Per additional signature for each signer	\$2.50	
	Overnight Shipping	\$25.00	
	Personal Reddi-Reserve:		
	Credit Line Late Fee	\$20.00 or 5%	Whichever amount is higher will be charged.
	Returned Payment	\$6.00	
Restricted/Court Blocked Account Set-Up	\$100.00		
Zipper Bag	\$5.00		

* Accounts are considered inactive when there is no customer initiated debit or credit activity or contact, other than automatic interest payments or deduction of service charges. Applies to individual accounts otherwise disclosed in your account specific terms and conditions.