

INTEREST-BEARING ACCOUNTS DISCLOSURE

Effective May 22, 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

MONEY MARKET BUSINESS ACCOUNT

Rate Information:

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

Average Daily 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 and greater	%	%

- Your interest rate and annual percentage yield may change at our discretion at any time.
- The higher interest rate and APY apply to clients that also maintain a checking account relationship with Nevada State Bank and the lower interest rate and APY apply to clients without a checking relationship with Nevada State Bank.

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 \$10 will be imposed every month if the account balance falls below \$2,500 any day of the month ending on the statement date.
- 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.
- Transaction fees per deposited item (including ACH credits):
 - 50 per statement cycle at no extra cost
 - \$0.50 per additional deposited item
- There is an excessive transaction fee of \$25 per item for clients who conduct transactions beyond the six allowed (see Transaction Limitations below).
- Cash Usage fee (per statement cycle)
 - \$0.25 per \$100 cash deposited (first \$5,000 free)
 - Currency and coin orders and purchases require a Nevada State Bank business checking account.
- See the Fee Schedule for information on other fees that may apply.

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.

BUSINESS SAVINGS ACCOUNT

Rate Information:

- Your interest rate and annual percentage yield may change at our discretion at any time.
- Using the chart below, your average daily 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.
- 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.

Fees:

- See Balance Information regarding balance requirements.
- Transaction fees per deposited item (including ACH credits):
 - 50 per statement cycle at no extra cost
 - \$0.50 per additional deposited item
- An excessive transaction fee of \$2 will apply to each withdrawal beyond six for the month ending on the statement date.
- Cash Usage fee (per statement cycle)
 - \$0.25 per \$100 cash deposited (first \$5,000 free)
 - Currency and coin orders and purchases require a Nevada State Bank business checking account.
- See the Fee Schedule for information on other fees that may apply.

Transaction Limitations:

- Withdrawals and transfers to another account or to third parties by preauthorized, automatic, telephone, or 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.

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.



Business Accounts Schedule of Fees

For non-analyzed business accounts unless otherwise disclosed in your account specific Terms and Conditions

Effective May 22, 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	
	Non-ZB, N.A. ATM Transaction	\$2.50	For using another bank's ATM to complete any transaction. In addition, fees from other bank may apply.
	Non-ZB, N.A. ATM Inquiry	\$2.00	
	International ATM/Debit Transaction	2%	Percentage charged per transaction amount.
	ATM Mini Statement Fee	\$1.00	Short statement available at ATM.
Cash Services	For non-analyzed business accounts unless otherwise disclosed in your account-specific terms and conditions.		
	Coin Deposited (Standard Bag)	\$5.00	
	Coin Order (Full Box)	\$4.00	per box
	Coin Order (Roll)	\$0.12	per roll
	Currency Order	\$0.001	per one dollar
Cash Activity	Cash activity fees apply to monthly aggregated cash deposited and less cash for business deposit account products.		
	Cash Activity	Varies	Fee varies based on account. See account-specific disclosures for details.
Check Services	Cashier's Checks:		
	Non-Client	Not Available	
	Client	\$8.00	
	Check Printing	Varies	Fee varies based on style of check ordered.
	Counter Check	\$1.00	Fee charged per check.
	Non-Client Check Cashing	\$5.00	Fee charged per check.
Collection Fee	Domestic (Out)	\$25.00	
	International (Out)	\$40.00	
Debit Card Services	International Debit Transaction	2%	Percentage charged per purchase made outside of the United States.
	Card Delivery:		
	Standard	No Charge	
	Expedited Shipping	\$25.00	This fee applies if you request "expedited delivery" (which requires the services of an outside delivery service provider).
	Same Day Embossing with Expedited Shipping	\$39.00	This fee applies if you request to personally obtain an "emergency card" (which requires special production) at our bankcard center.
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 Fees	Garnishment	\$75.00	
	Levy	\$75.00	
	Subpoena	\$75.00	



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Online Banking	Online Banking	No Charge	No charge up to 350 aggregate account transactions per month. Additional transactions at \$0.20.
	Mobile Banking	No Charge	Web browser and mobile app access. Message and data charges from service provider may apply.
	Online or Mobile Banking with Bill Pay	\$9.95	Fee charged per statement cycle for up to 20 bill payments. Additional bill payments are \$0.50 each.
	eStatements & eNotices	No Charge	
	Mobile Check Deposit	\$0.50	Fee charged per deposit.
	PC Banking Access	\$4.95	Fee charged per month.
	PC Banking Access with Bill Pay	\$9.95	Fee charged per statement cycle for up to 20 bill payments. Additional bill payments are \$0.50 each.
	Expedited Bill Payments: Same Day ACH	\$10.95	
	Overnight Check	\$15.95	
	Employee Direct Deposit	\$20.00	Fee charged per statement cycle for up to 20 direct deposits. Additional direct deposits are \$0.20 each.
	Electronic Tax Payments	\$2.50	Fee charged per payment.
	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	Paid or returned items. Applies to checking and interest-bearing accounts. Fee charged per item up to 10 items per day.
	Loan Sweep Transfer Fee	\$5.00	Loan Sweep transfers will incur a Credit Line Transfer fee which will be charged to the business checking account linked to the account. The fee only applies to the Loan Sweep service; fees are not charged for transfers initiated through online banking, by branch or by telephone.
	Overdraft Service Fee	\$5.00	Charged per day, beginning on day one.
	Overdraft Deposit Transfer	\$10.00	Per automatic transfer for another deposit account to cover an overdraft.
	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:		Fee charged per returned item.
	Domestic	\$12.00	
	Foreign	\$25.00	
	Deposited Item Return Fee – Special Handling	\$2.00	
Redeposit on Returned Item	\$5.00		
Stop Payments	Stop Payment:		Fee charged per item. Includes: checks, cashier's checks, preauthorized transfers and recurring debit card payments.
	Standard	\$30.00	
	Business Online Banking Stop Payment – Popmoney®	\$25.00 \$30.00	Stop payments on checks only.



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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	Mailed Printed Statement		\$5.00	Charged per statement.						
	Statement Reprint		\$5.00	Charged per statement.						
	Imaged Checks		\$3.00	Charged per statement for check images mailed.						
	Check Copy		\$3.00	Charged per check copy.						
	Interim Statement		\$3.00	Period-to- date activity statement copy. Charged per statement.						
	Research Copy		\$2.50	Charged per copy.						
	Research		\$20.00	Charged per hour of research.						
	Statement Hold		\$3.00	Fee charged per month. Statement held at branch per customer's request.						
	Business Document Ordering:									
	Nevada Secretary of State Fee		\$2.00	Charged per page.						
Nevada State Bank Service Fee		\$10.00								
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							
	Return		\$25.00							
	Recall		\$25.00							
	Tracer		\$10.00							
	Incoming Return		\$25.00							
Outgoing Return		\$25.00								
Additional Account Fees & Services	Account Closure Fee		No Charge							
	Check Book Balancing		\$20.00	Fee charged per hour.						
	Deposit Control Agreement Set- Up Fee:									
	If Using NSB Approved Agreement		\$250.00							
	If Using Non-NSB Agreement		\$500.00							
	Legal review beyond 3 hours		\$150.00	Fee charged per hour						
	Deposit Control Agreement		\$15.00	This fee is a monthly maintenance fee.						
	Dormant Account		\$5.00	Fee charged per month to checking accounts inactive* for 14 consecutive months and savings accounts inactive for 24 consecutive months.						
	Medallion Stamp/Signature Guarantee		\$20.00							
	Money Service Business (MSB)		\$100.00	This fee is monthly maintenance fee for MSB. Fee charged for each FinCen registered account.						
	Notary:									
	Per signature for the first signature for each signer		\$5.00							
	Per additional signature for each signer		\$2.50							
Night Deposit Bag		\$0.35	Fee charged per disposable plastic bag.							
Night Deposit Key		\$5.00	Fee charged per key.							
Overnight Delivery		\$25.00								



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	Restricted Account Monthly Maintenance	\$15.00
	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.

Nevada State Bank, a division of ZB, N.A. Member FDIC